TRAVEL
TIPS

Without the help of travel writers across the continent,
Connecting: Solo Travel Network (CSTN) would not exist.

Without the continued support of CSTN members and friends,
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Thank you to all contributors who have taken time to correspond
and share with us your travel tales and tips.
Travelers helping travelers.
This is what CSTN is all about.

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Get Started, Independently

By Diane Redfern

So, you are fed up waiting for friends and relatives to join you. You've decided to go solo.

You are fed up paying hefty single surcharges on cruises, tours or packaged resort holidays only to find yourself alone in a group of couples. You are ready to try something different. You are ready to see the world independently.

You have decided that traveling alone has its compensations: You have no one to please but yourself. There will be no tedious discussions about where shall we go, how shall we go or when shall we go. No condescending to anyone else's preferences. No compromises that leave all parties feeling vaguely disgruntled. You may sleep when you please, eat when you please, go sightseeing or don't go sightseeing just as you please. The order for the day is whatever takes your fancy.

Now that you've cleared the basic hurdles, you have to deal with the other side of solo travel: increased costs, safety concerns, loneliness.

When you have only yourself to depend on, you have to understand the difficulties and learn the best alternatives and solutions. You have to be confident in your own ability to make the most of any eventuality. You are in charge. You need a plan.

Taking Charge

You have been reading articles, dreaming travel, talking travel, and now the dream is beginning to focus on reality.

Planning a great solo trip is seldom as easy as walking into the nearest travel agency and reserving a prepackaged holiday.

Short getaway, two-week vacation, lengthy journey, regardless, independent travel requires you to invest time in researching options and discovering contacts. Smart travelers initiate their own research and use a travel agent as an assistant in assembling trip components.

Research

- ✓ Free for the asking, tour brochures are helpful as a colorful, quick read for gathering routing, sightseeing and hotel ideas. You don't necessarily have to book any of the trips – as an independent traveler you mainly use tour brochures for reference.
- ✓ Tourist bureaus, chambers of commerce and government tourism departments around the world distribute free travel information. Virtually every town, city, and country is online providing ideas, maps, photos, videos and endless contacts are at your fingertips.
- ✓ Libraries are still a favorite place to conduct travel research – for the atmosphere alone, not to forget the free use of guidebooks and travel videos, free Internet connection, reference directories, and helpful librarians.

Guidebook–Paper or Electronic

An up-to-date guidebook is essential to independent solo travel, either a printed or some type of electronic aid. For the time being, top travel guide publishers offer both paper and e-versions of their publications, but simply because of the sheer volume of information that e-gadgets can store, it is doubtful that paper guidebooks will survive much longer. Be that as it may, the electronic revolution has a whole new set of considerations beyond the simple decision of which guide to buy.

- ➢ *For starters, it's worth contemplating beforehand the relatively inexpensive cost of replacing a lost or stolen paper book compared to its counterpart stored in one e-device or another.*
- ➢ *Can the e-gadget be read offline as well as online? On the bus, train, plane, ferry? On a trail, street corner, restaurant?*
- ➢ *Internet and telephone data plans usually incur expensive roaming fees.*
- ➢ *Free Wi-Fi may or may not be available, but even when it is available, is it safe from malevolent hackers and identity thieves?*

The decision to take a paper guidebook, one or more e-gadgets, or both types of information will

E-guidebooks may well be the way of the future, but it's worth contemplating, beforehand, the relatively inexpensive cost of replacing a lost or stolen paper book compared to a smart phone with its stored personalized information.

likely depend on the destination, duration and purpose of a trip, and of course, Internet availability.

✓ The point here is that traveling solo independently relies heavily on taking charge of all aspects of travel planning. Acquiring personal knowledge of a destination beforehand, in one form or another, is essential.

A guidebook is helpful in other ways besides pointing you to hotels, restaurants and attractions. It also provides historical, political and cultural information to help you get to know and understand a country and its people.

✓ It is a good read when you want to fill time while dining solo, waiting for transportation, or en route.

✓ Reading a guidebook in public attracts notice and acts as an ice breaker with other travelers and locals interested in practicing English.

➢ ***Downside:*** *Reading a guidebook in public may also attract undesirable elements who prey on tourists, such as pickpockets, scam artists, or sidewalk Romeos. (See Safety Tips)*

Do realize that the material, even in the most current guidebook, is gathered 6 to 18 months prior to publication. Changes are inevitable, and your personal experiences will doubtlessly differ to some degree from those stated in the guidebook no matter whether it is of the paper or electronic variety.

RESOURCES: Check out the following publishers of popular guidebooks, all of which cover the world for independent travelers, and which are widely available in book stores as well as online in e-format.

✓ Lonely Planet Publications, Inc

✓ Let's Go, Inc

✓ Rough Guides

✓ Fodor's Travel Publications,

✓ Frommer's

✓ Seasoned travelers have acquired personal experience in the cheapest, safest, or most comfortable ways and means of getting about the world independently. Gathering advice from well-traveled experts is useful, but keep in mind that you are the only expert on you.

The Plan

Decisions, decisions. Where in the world can you go solo? Just about anywhere that couples or groups would go, depending on your priorities, your budget and of course your spirit of adventure. City life appeals to some; others love camping out. Not everyone wants to trek in Nepal or safari in Africa. For a few, money is no object; for many, money is of prime importance.

Alternative Travel

Perhaps on reflection you find that you are not quite ready to wander the world alone, getting on and off planes, trains, and buses and finding your way around foreign cities. In fact, hardly anybody wants to be alone all the time, even the most ardent solo traveler.

Independent solo travel does not have to exclude everything but making your own solitary way from place to place. Consider incorporating these single-friendly alternatives into your travel plan:

✓ Conferences and Conventions: A career-related conference is no holiday, but attending a conference featuring a cherished hobby is both educational and fun. Dog fanciers, cat lovers, fly fishers, collectors of everything from comic books to loony tunes, whatever your passion, like-minded folks are meeting somewhere to discuss the subject.

✓ Workshops: Acquire or hone skills: bridge, chess, photography, creative writing, desktop publishing, arts, cooking, crafts and sciences. From dance, painting or language classes to golf, hockey, tennis or baseball camps, computer seminar to photo safari, you name it, somebody's teaching it in a vacation setting.

✓ International Societies: Adopt interests that can be pursued internationally through affiliated organizations whose meetings and outings can be joined on a drop-in basis. Archaeology. Astronomy. Ecology. Gardening. History. Genealogy. These and dozens of other subjects have worldwide appeal.

- ✓ Fantrips: Large scale sports tournaments and annually sponsored festivals all around the world depend on volunteer support. Volunteers assist with crowd control, office work, as ticket takers and go-fers. In return for helping out, volunteers get certain privileges such as reduced or free entrance, and they may receive invites to attend VIP socials. Pick an event, contact the organizer to check out the requirements, then go for it.

- ✓ Volunteering: The world over, governmental, nonprofit and scientific organizations invite helpers to join projects for both long and short terms. Book stores and libraries stock volumes listing hundreds if not thousands of contacts.

The Difficulty with Alternative Travel

The possibilities may be endless for a stimulating solo-friendly vacation, but most of these alternative travel ideas are not widely marketed through travel agencies, and those that are usually require a hefty single supplement. You'll probably have to research and organize arrangements yourself.

➢ *It follows that once decided on an activity, you have to find out where and when it takes place, how to get involved, how to get there, where to stay, and how much it is all going to cost.*

Making Contact

- ✓ Special Interest Magazines: Schedules for special events are often published in magazines and newsletters that specialize in specific fields: sports, arts and crafts, nature, science, hobbies. Inquire at library "Periodical" departments. Or, a search online is likely to reveal useful information and contacts.

- ✓ Continuing Education. Colleges, universities, museums, arts organizations, aquariums, and research facilities conduct seminars and workshops, often both locally and abroad. Contact any educational institution's "Continuing or Adult Education" department.

RESOURCE: *Shaw Guides*. Alternative vacation venues and related associations.
Contact: www.shawguides.com.

RESOURCE: *Transitions Abroad*. Volunteering, teaching, working abroad opportunities.
Contact: www.transitionsabroad.com.

Set Priorities

Priorities may change with time and experience, but you can only commence planning according to your current must-haves. Establishing a travel budget depends on your priorities, which depend on your "comfort zone." Which gets first priority? Your comfort zone or your budget?

If it seems as if you will be in your grave before you can afford to travel according to your present comfort zone, you have to decide: Can you adjust your comfort zone to satisfy your travel budget?

- ✓ Can your mind-set accommodate staying in dorm style hostels or guesthouses in place of costlier hotels? Would you share bathroom facilities with strangers?

- ✓ Must you dine out every meal, or might you save money by buying and preparing your own food?

- ✓ Are you confident enough or thrifty enough to go sightseeing via inexpensive public transport? Or must you have the comfort, convenience and added expense of a rental car, a taxi, or a guided tour?

- ✓ Would you ride a 2nd or 3rd class train or bus, or even hitch-hike to save money?

Style Priorities

Once you establish what you can or cannot do without, you have to decide on a style of travel to fit your comfort zone and suit your idea of adventure.

- ✓ Cost or comfort? Is getting the cheapest possible fare your first priority? Do you find it fun to spend travel time seeking out deals as you go? Would you be willing to pay a premium one-way fare if no deal shows up en route? Or would you prefer having peace of mind in knowing that your ticket home has been taken care of before you go?

- ✓ Prepay? Or pay as you go? Flights, hotel reservations, tours, train and bus passes, the more you organize and pay for before departure, the less you have to worry about on the road.

- ✓ On the other hand, good opportunities might crop up during travel. Will you want the option of changing your mind – to drop a flight, add a flight, turn back, change direction, stay longer?

Got all that straight? Okay, on to the budget.

Budget

By Diane Redfern

So many factors impact on world economics that getting the most mileage out of your travel dollar is a gamble at best. Prices rise or fall due to economic or political upheavals, or disasters both natural and man-made. Fluctuations in foreign currency rates may, without warning, dramatically alter cost differentials for better or worse.

Figuring the Costs

Having already established your basic travel priorities and style, you can begin to assemble costs and set a budget.

➢ *Going independently means that either you or your travel agent will make all of the arrangements on an individual basis as opposed to group tour arrangements.*

✓ Whether or not you join a group tour, it's always smart to compare the cost of independent travel with similar tour arrangements. On a group tour, remember to include any applicable "single supplement" charges. Your travel agent should be willing to help you with such cost comparisons.

✓ Using the form overleaf, tally up the trip components based on the destination country's cost of living standards: transportation plus a daily sum for lodging, food, sightseeing, entertainment, souvenirs and tips.

✓ Also, figure in incidentals such as airfare insurance, extended health insurance, or the cost of any special documentation: passport, photos, visas, inoculations, medical kit, travel clothing, suitcase or backpack, and guidebooks.

Long-term Travel

A lengthy sojourn in several countries complicates budgeting because of variable costs of living from one country to the next.

Transportation

In developing countries transport, as with all other daily living expenses, is kept within the means of local citizens, and therefore, is much less expensive than in developed countries.

✓ Figure on an inter-city, public transportation allowance to range from $500 to $1000 for stop- and-go-as you please, cross-continent rail, bus or air fares.

Low End or Shoestring Travel

For an imprecise starter budget think US$50-75 a day plus inter-city transportation costs for travel in so called "westernized" countries: much of Europe, Canada, the USA, Australia, New Zealand, Japan, Hong Kong, Singapore.

A budget of US$50 a day will barely cover hostel dormitory lodging, three simple meals (delicatessen or fast-food chains), local bus fare, and a movie or attraction admission, with five or ten bucks left for incidentals such as a beer, toiletries, film.

Buying a souvenir or going on a tour would require scrimping from the daily allotment, possibly by making share deals with fellow shoestringers.

➢ *Based on these figures, a month's backpacking in Europe (for example) via bus or train, dining simply, with a small entertainment, sightseeing and souvenir allowance, needs roughly a budget of US$1,500-2,000 plus airfare and inter-city transportation. Intrepid types may scrape by on a bit less.*

Formulate a budget using the form provided next page. . ./

Moderate Travel

➢ *Those whose tastes are moderate should up the ante considerably: economy class hotel or bed and breakfast lodging (US$75 to $150/day), two restaurant meals ($35-50), daily tour ($50), incidentals ($20). A month in Europe at this rate would cost US$3,500-4,000 plus airfare and inter-city transportation.*

Of course, when money is no object, the sky is the limit, no matter where you go. You may stay in 5-star hotels, dine out nightly, fly first-class. Go ahead if you can afford it, but most of us have to watch the budget.

Once the travel dream is on the road to reality, and plans are underway, you'll need a more accurate accounting. Get current exchange rates from newspapers, banks, or many Internet sources, then use the Travel Budget form overleaf for calculating more precise costs.

Travel Budget Form

Record in adjacent column(s), the name(s) & currency exchange rate(s) for all countries you plan to visit	Country Name: Exchange Rate:	Country Name: Exchange Rate:	Country Name: Exchange Rate:	Country Name: Exchange Rate:	Country Name: Exchange Rate:	Country Name: Exchange Rate:	**TOTAL BUDGET PER ITEM**
Insert figures below after converting at appropriate exchange rate (foreign currency = your home currency)							
TRANSPORTATION							
Airfare: Quote 1							
Quote 2							
Quote 3							
Quote 4							
Train: Regular Ticket							
Special Fare/Pass							
Add: Sleeper Fare							
Coach: Regular Ticket							
Special Fare/Pass							
Car Rental _____/day _____/week Plus: Collision Waiver, Insurance							
Local: Taxi _____/day							
Bus/Subway _____/day							
LODGING _____/day							
Single Supplement (if applicable)							
FOOD _____/day							
ENTERTAINMENT _____ /day							
DOCUMENTS Passport/Visa							
Photos							
HEALTH: Medical Kit							
Inoculations							
Health Insurance							
GEAR: Camping, Bicycle, Sporting							
SOUVENIRS & Tips							
TOURS & EXCURSIONS _____/day							
TOTAL BUDGET PER COUNTRY							

Notes

You and Your Travel Agent

By Diane Redfern

Somewhere along the line, sooner or later, you'll probably need the services of a travel agent, especially if your trip involves international travel.

If all you want is the cheapest point to point, round trip, international airfare, look for a "no-service" specialist retail agency that serves the local ethnic community you want to visit.

How Travel Agents Help

Traveling independently, internationally, usually involves a lot more than just getting from point A to B. Even if you don't want an itinerary pinned down with hotel bookings, packaged tours, car rentals and such, you'll probably want advice on routing, train and bus passes, travel insurance, visa requirements, inoculations, foreign currencies and safety issues.

✓ Pre-booking a place to stay, at least for one night, is wise if you arrive at your destination late in the day or evening, or during peak tourist times. Oh yes, you can usually find a tourist bureau or hotel booking service at the airport or train station, but you don't need the worry of finding all the hotels filled after a long day of traveling.

REMEMBER: Travel agents are more helpful once they are sure that you seriously intend to make a firm booking and are not simply shopping around.

Shop Around

Granted, finding the right travel consultant for a complicated itinerary may not be easy. Take some care in shopping for a travel consultant, just as you would in choosing a dentist, accountant or any other personal specialist.

✓ Naturally, you'll start by taking recommendations from friends or colleagues; someone who knows your tastes. Failing that, try telephoning random agencies in your locale, beginning with any that specialize in your area of interest.

✓ Chat with a consultant and identify your needs. If you feel a rapport, make an appointment, you'll get better service than by walking in unannounced.

✓ Understanding how travel agencies function will help establish a good working relationship with your consultant. Just like any other retail outlet, a travel agency is in business to make money. Travel agencies earn commissions from selling airline tickets, cruise and tour packages, travel and health insurance, hotel reservations, car rentals, even special event tickets.

✓ Traditionally agencies offered their services to clients without charge, but more and more agents now charge modest service fees because airlines (the main source of income) have cut back on commission payments.

Time is Money

Time is money to anyone who works on commission. As travel agency commissions decline, time becomes an ever more valuable component of the relationship between agent and client.

A travel agent wants to know that you are serious about making a booking and not merely dream shopping improbable whims. So be prepared to talk business.

✓ Have a basic plan in place before visiting a travel agency.

✓ Be frank and concise about your plans, expectations, tastes, and especially your budget. This will give your agent a solid start on finding the best deals for your style.

✓ Work as a team. Provide as much information as you can to your travel agent, including newspaper ads that interest you and any tidbits you have uncovered through your own research.

✓ The travel business is so changeable it is unlikely that even the most experienced agent can keep on top of every here-today-gone tomorrow promotion that crops up. Don't hesitate to share any tips you heard about at work or from friends. If the deal involves another agent, give yours a chance to match it. Most agents will appreciate your candor and work harder on your behalf.

Prepaying Risks

By Diane Redfern

Prepaying travel arrangements always entails an element of trust and some risk. Many retail and wholesale travel companies discontinue operations every year, including travel agents, tour wholesalers, charter and even major airlines. That said, I hasten to add that the majority of holiday arrangements go as planned. So let's not worry unduly; let's, instead, understand the situation from both sides of the market: traveler versus travel supplier.

Singles Market Fragile

The travel business is no easy business. Fuel prices, consumer trends, bad weather, exchange rates, and stiff competition are just some of the factors that impact negatively on tour organizers. Operators in the singles market are vulnerable to failure for all the reasons that affect the industry as a whole plus one that is unique to this segment of the travel trade.

While holiday organizers need to commit cash guarantees to suppliers well in advance, singles are notoriously slow in paying deposits. Many hold back waiting to see if either the ratio of women to men or the age range gets unbalanced.

In that respect, we singles have to be thankful for any travel agent or individual who takes up the challenge on our behalf. At the same time, as travel consumers, it is our money at risk, and we can't be too careful where we put our hard-earned dollars.

REMEMBER: Prepay travel arrangements with a credit card but don't assume that doing so allows you to cancel on a whim and still get a refund. Study the terms.

Buyer Aware

Traveler's Responsibility

✓ Before making a deposit, read the "terms and conditions" of a brochure or website page. Be certain steps have been taken to protect your money.

✓ Unregulated tour organizers, such as a singles travel club, social or sports group, or even an individual who gets a group together, should be working with a licensed, bonded retail or wholesale travel agent. Or, there should be in place some form of escrow account, or default insurance coverage. Don't be shy to ask.

✓ Consider purchasing travel interruption and cancellation insurance when prepaying holiday arrangements. Make sure you buy sufficient to cover your maximum possible financial loss. Again, read the fine print of insurance policies. Watch for exclusions and limitations. (See *Are You Sure You're Insured*, page 12)

✓ As much as possible, pay for travel arrangements with a major credit card. In the event a supplier defaults on services, you stand a better chance of recovering money spent, provided you can satisfy the credit card company that you *did not* receive the contracted services. Do not, however, take it for granted that credit card companies will reimburse you for all unresolved prepaid travel disputes. For example, don't expect a credit card refund if you purchase travel that is "Non-Refundable," then find you can't go for some reason. Or, if you do travel but are unhappy with trip arrangements, take it up with the tour operator not the credit card company.

Travel Supplier's Responsibility

Anyone selling, collecting money and making a profit from packaging holiday components (transportation, hotel, airfare, activities) should know and comply with applicable laws, which, unfortunately, vary from state to state, province to province, country to country.

✓ Some provinces and states require that retail travel agents, tour wholesalers and operators register and pay into some kind of insurance fund from which consumers may apply for recompense in the event a tour organizer or holiday supplier fails financially. Travelers need to understand the circumstances under which they will or will not be eligible for compensation.

✓ Private travel insurance plans step in when legislated compensation is either not in place or is inadequate for the circumstances.

Airfare Tips

By Diane Redfern

In the early days of mass tourism, airlines were government regulated, and consumers had three fare choices: first class, economy class and excursion class. It didn't matter whether you bought the ticket from airline or travel agent; you could rest assured the fare you paid would be close if not identical to that paid by everyone else seated in your section of the aircraft.

Then came deregulation. A deregulated air transport industry inspired intense competition between airlines, a situation generally considered as lucky for consumers: While air carriers battled for market share, and creative pricing schemes became the norm, consumers reaped the benefit of reduced airfares.

That said, finding a deal that really is a bargain is becoming ever more elusive as airlines aim to recover lost revenue from fare reductions by charging for services that once were standard inclusions: snacks instead of hot meals; checked baggage fees; cancellation fees; fuel surcharges, and so on it goes.

Devise a Strategy

It is increasingly easy for travelers to check airfare prices online before deciding whether or not to book direct with a specific airline, or through a trusted retail agency.

If you have the time, energy and patience to do the surfing, explore the ever-growing number of fare comparison Internet sites. But you have to be wary, not only of marketing ploys that hype up a deal that really is not much of a bargain, but also of unscrupulous scam operators. You need a strategy.

- ✓ First, set your timing and routing priorities.
- ✓ Set a bench-mark figure using prices offered by airlines that operate regularly scheduled flights from the gateway city of your choice.
- ✓ Then, compare your bench-mark cost with alternative booking agents (see *Internet Resources* page 11).
- ✓ Check the rules. Lowest fares always have change and refund penalties, length of stay restrictions, and add-on fees for luggage, taxes, fuel and currency fluctuations.
- ✓ Most airlines run their own discount sources for seat sales, so it's a good idea to sign up for e-mail notifications.

Fare Types

All international carriers offer a variety of prices depending on seat class, season, length, and route of travel. As a rule you will opt for some sort of round-trip fare for international travel because:

- ✓ Most countries restrict length of stay for visitors and require foreigners to have ongoing travel arrangements.
- ✓ Usually, one-way overseas travel is more expensive than round-trip excursion fares.

Open-Jaw Fares

While most excursion fares require you to return from the arrival point, an open-jaw fare allows you to land in one city and return from another.

- ✓ It is often more convenient and less expensive in the long run to pay more at the outset for the open-jaw fare than having to make your way back, via alternative transport, to the point of origin of a regular excursion fare.
- ✓ Open jaw fares may allow additional en route stops.

Multi-Coupon Fares

Some airlines, either alone or in conjunction with other carriers, offer multi-coupon tickets covering, for example, all of Europe, or all of USA for one price. These tickets are good value if you can manage to make use of all the flight coupons.

Around the World Airfares

Most international airlines publish around-the-world airfares either solely or with one or two other carriers. Fares range from about $3,000 to $5,000 depending on routing, stopovers, length of validity, and other restrictions.

- ✓ The trick is to find the airline(s) that provide the fare that fits your desired itinerary.

RESOURCE: *The Practical Nomad: How to Travel Around the World* by Edward Hasbrouck.
www.hasbrouck.org;
Airfares: www.AirTreks.com

Charter Flights

Charter carriers operate between major cities, both domestically and internationally. Unlike major airlines, charter carriers are not forced to maintain a rigorous flight schedule, which allows them flexibility to cancel or combine undersold flights, which in turn allows them to undercut published fares. This is both a boon and a bane to consumers.

✓ Weigh up the advantages of cost savings over increased chances of flight delays and cancellations, especially where time constraints such as ongoing connections are a consideration.

Back Door Discounts

In the free-for-all of airfare marketing, savvy travelers are always looking to beat standard fares. Following are options more or less worth investigating but only with a skeptical eye.

Courier Flights

In the past one way to get a discount rate was to sign up with international courier companies to deliver documents to overseas clients. This was a viable option for travelers who lived near large urban centers and were available to go at a moment's notice and for a fixed period of time.

Time moves on, and courier companies have found more cost effective means of conducting business, so such opportunities are now hard if not impossible to find.

Consolidators, Bucket Shops

Wholesale tour/travel agents contract with certain airlines to sell a designated number of airline seats that would otherwise go unsold at prices below published fares. Some consolidators sell “net” fares only to retail travel agents who in turn add in a percentage and then resell to their clients. Others, commonly called “specialist” or “ethnic” agencies, will also sell directly to consumers.

The term “bucket shop” usually refers to retail travel agents who are adept at shopping for consolidator fares.

✓ Bucket shops are said to be more prolific in certain international gateway cities such as Amsterdam, Athens, Bangkok, Hong Kong, Kuala Lumpur, London, New York, and San Francisco. Travel guidebooks for these destinations are good sources for finding reliable bucket shop and/or consolidator agencies that deal directly with consumers.

Rebators

The introduction of frequent flier points encouraged another back door practice of buying and selling unused flight coupons, reward points, and other discount coupons.

✓ Airlines do not normally condone the practice of trading in frequent-flier coupons.

✓ Finding such operators is as easy as typing a few key words into an Internet search box.

Online Agencies

These days, virtually every sort of travel supplier has its own website. From airline to cruise line, hotel to hostel, wholesale tour operator to retail travel agent, all vie for the tourist dollar with a limitless array of special offers. Then, there are endless third party websites touting the best prices. And therein lies the rub–is it a real deal, or just a lot of hype?

Cautions

✓ Currency check: Is it quoted in US, UK, Euro funds, or what? Currency exchange fluctuations may significantly alter a base fare.

✓ Credentials: Investigate the legitimacy of online agencies. Look for links to travel industry, governmental, and consumer protection affiliations.

✓ Customer service: a company representative should be available via telephone, but do be wary of so-called "PhonePayPlus" numbers that add premium charges to a user's bill. Avoid numbers with the prefix 900, 976–and others depending on country.

✓ Red flags: Internet search the company name, adding keywords such as "complaints" or "scam."

✓ Reviews: Take online reviews, good or bad, with a degree of skepticism. Paid-for reviews are a misleading form of advertising cooked up by professional Internet marketers.

✓ Fine print: Never divulge credit card details until a transaction is fully disclosed in writing, and includes all costs, restrictions, and penalties.

✓ Reconfirm with originating carrier that reservations are in order shortly after booking.

Hotel Tips

So-called "rack rates," or those normally posted on the back of hotel room doors, are frequently artificially high.

Hotels, especially chain hotels, will have a special rate for every purpose: midweek rate, weekend rate, corporate rate, special holiday rate, off-season, high season, shoulder season, and of course, single, double, triple, and family rates.

✓ The bottom line rate is negotiable depending on space available.

The best of all possible rates can be negotiated only when hotel management figures there is little likelihood of doing any better, in other words the day of arrival. Of course, by waiting until you arrive to get a bed, you may find that the only space open is on the odd park bench if a big convention or a special event is happening.

✓ It is usually better to call directly to the hotel and dicker with reservation staff rather than use a central reservation system

✓ Whether you reserve a room in advance or take what you can at a moment's notice, do not assume hotel, airline, or car rental reservationists automatically give you the best possible price.

Ask the Right Questions

✓ "Is that the best rate you have?"

✓ "What if I stay longer?"

✓ "What if I pay cash?"

✓ "Is breakfast (meals) included?"

✓ "What is the price without breakfast?" (parking, happy hour drinks, etc)

✓ "Are all taxes included?"

✓ "What if I am a member of AARP? (American Association of Retired Persons) or other organizations such as AAA, Automobile Club of America or equivalent organizations, frequent flier, trade association, travel agent, travel writer, or practically any organization or business may qualify for some sort of reduced or 'corporate' rate."

Internet Resources

Alternative Lodging

✓ www.AirBnb.com. Homestay listings in 190 countries.

✓ www.Hospitality Around the World. CSTN Friends in Travel, plus a list of other international non-profit organizations.

✓ www.SinglesHomeExchange.com. Home swaps worldwide.

Airfare, Hotel, Car Deals

✓ www.Expedia.com. Full service agency.

✓ www.GoLastMinute.com. Daily deals via email.

✓ www.Google Flights. Flight comparisons.

✓ www.JumpFlight.com. Resell flight tickets.

✓ www.Kayak.com. Flight comparisons

✓ www.Priceline.com. Name your price.

✓ www.SellOffVacations.com. Discounted flights, holiday packages, priced in Canadian dollars.

✓ www.Travelocity.com. All purpose travel site.

✓ www.TripAdvisor.com. Reputable review site.

✓ www.Trivago.ca. Compare hotel rates.

✓ www.Uber.com. Request, ride, and pay via your mobile phone.

Are You Sure You're Insured?

By Diane Redfern

Often bandied about indiscriminately in general discussion, the term "travel insurance" is somewhat confusing. Actually, it is a collective reference to several different types of risk coverage sold by insurance brokers, travel agencies and other retail outlets:

- Accident Insurance
- Baggage Insurance
- Extended Medical/Hospital Insurance
- Flight Insurance
- Trip Cancellation/Interruption Insurance
- Comprehensive Insurance
- Various coverages for car rentals.

Do you need travel insurance? Maybe yes, maybe no. There are many questions to consider, and the answers are frequently buried in ambiguous jargon within the policy's fine print, which too many people prefer to ignore. **REMEMBER**: Insurance companies never pay more than they have to. Let's explore the questions and limitations of various types of coverage – in order of importance.

Extended Medical and Hospital Insurance

Keep two words clear in mind when considering travel medical insurance: *unforeseen emergencies*. This coverage pays for doctor and hospital expenses when your personal, provincial, state or company medical plan is finished.

➢ *Does everyone need extended medical or hospital insurance when they travel?*

Probably, yes, unless you are absolutely certain that your own basic plan covers you fully while traveling outside your home state, province or country. Most basic plans cover only a small percentage of actual costs, and you will have to come up with the rest. The cost of medical care varies greatly from one country to another, but bear in mind that excess costs can run to thousands of dollars per day.

➢ *I am young and healthy. Why should I bother with the expense of health insurance?*

No one likes to think about illness or accidents, but over the years, I have heard of dozens of misadventures that caused severe financial pain. When it comes to health, it is better to be safe than sorry.

Example: a friend of mine never fully recovered from a hit-and-run accident while on holiday in California. In critical condition, she had to spend a month in hospital before she could be moved home where costs would have been fully covered by her provincial hospital/medical plan. She had to mortgage her house to pay the bills.

Example: My daughter, aged 20, spent a carefree 14 months touring around Australia. Carefree that is until she was suddenly stricken with a kidney infection, which required three days in a Darwin Australia hospital. She had to borrow money from family to pay the bill – because her extended hospital/medical insurance had expired.

➢ *I already have an extended medical plan. Should I buy additional coverage?*

It depends entirely on the plan's benefits. I would say anything less than $500,000 out-of-country coverage is inadequate – $1,000,000 or more is typical. Read the fine print for limitations.

➢ *I have travel insurance coverage automatically provided through my credit card.*

As above. Check the value. Read the fine print.

➢ *I have a heart condition, so there is no use in my purchasing extra insurance as it won't help me.*

Pre-existing conditions aside, the real purpose of travel medical insurance is to cover any unforseen emergency that won't be covered by your home-based plan.

It is true that insurance companies use "pre-existing illness" clauses to limit liability. Shop around, Compare policies. Read fine print. One company may put no limitations on short trips. Another may pay a specified amount. Others may pay nothing at all if treatment is related to a chronic condition.

Do remember the reason you buy travel medical insurance: to cover any unforeseen emergency, such as a traffic accident, or any treatment unrelated to a chronic condition.

➢ *I want to travel for a year or more, what should I do?*

First, make arrangements to keep your regular government or employee health plans in effect as long as possible, and consider purchasing excess hospital/medical as well. However, as most travel insurance is geared for short term holidays, be sure to check the fine print for time limits on coverage.

Look for insurance companies that provide medical coverage to contract workers – governmental, corporate, or non-profit aid agencies – who are going abroad for a lengthy period of time.

➢ *What should I do in the event of a medical emergency while traveling?*

Get in the habit of taking the policy along. It ought to provide instructions for initiating a claim

Leave policy number and particulars with someone at home who will act on your behalf if need be.

Limitations and Exclusions

✓ Frivolous use, for example, a doctor's visit to renew a prescription.

✓ Age limitations and reduced liability clauses.

✓ Length of stay restrictions – usually l80 days.

✓ Pre-existing means a condition for which the insured has received medical attention or treatment within a certain period of time (usually 90 days) prior to buying a travel insurance policy, but terms vary so check policies carefully.

✓ Time restrictions. In a real emergency, notify the insurance company as soon as possible to get advice on how to proceed correctly.

✓ Pregnancy, emotional disorders and sporting activities are common exclusions.

Insurance companies scrupulously check facts before paying, so it is essential to be candid with the insurance seller when discussing excess medical/hospital travel insurance. Never assume. If in doubt about coverage it's best to get an answer directly from the insurance company rather than the selling agent.

Trip Interruption/Cancellation Insurance

Virtually all bargain airfares, tour packages, cruises, even some hotel and car rental arrangements come attached with some penalty in the event travelers cancel. The penalty varies from a small administration fee to 100% of the trip value, depending if cancellation occurs well before, just before or sometime after departure.

➢ *Is cancellation insurance always necessary?*

Only to the extent that your risk of losing money is great enough to warrant the added cost of purchasing insurance. This is the crucial question: What is the *maximum* I lose if I have to cancel arrangements before or during my trip?

Example: a regular airfare might be $500 one-way or $1,000 round-trip, no rules or penalties attached. Alternatively, a discounted fare can be had for $600, a savings of $400, but airfare rules state that canceling before departure is subject to a $75 penalty. A $20 insurance policy would reimburse the $75 if cancellation was for just cause. Many people wouldn't bother spending $20 to protect $75. But here is the crucial question: is $75 the maximum loss?

➢ *What about canceling after departure?*

Example: Suppose the traveler, while on vacation, falls ill and misses the return flight, thereby invalidating the special ticket. Usually, the fare reverts back to the regular round-trip cost of $1,000 and to get home, the traveler has to pay the difference: $1,000 less the $600 paid = $400.

If complex arrangements are involved, such as having to connect with tour arrangements in distant cities, there are additional questions to ask:

✓ How much would it cost to catch up and who pays if unavoidable circumstances cause a flight delay en route and a subsequent missed departure of a prepaid cruise or tour.

✓ If some misfortune forces a return home in mid-tour, are unused prepaid arrangements refundable? what would be the cost of transportation home, and who will pay?

Finding the "maximum loss" requires summing up all possible financial losses for every component of a prepaid holiday, both before and after departure. And insuring that "possible loss" provides for the reimbursement of those funds.

Continued overleaf.../

Think Before You Buy

I learned the hard way. I bought trip interruption insurance covering round-trip airfare to England. While there, I decided to add a flight to my return journey to visit friends 600 km from my home town. I purchased a second ticket allowing 4 hours' connecting time between my overseas and domestic flights.

A 3-hour flight delay departing England made me miss my connection. I had to pay a rescheduling fee, overnight in a hotel, and with food and taxis included, the added cost amounted to over $300.

No problem, thought I, the insurance will cover it. Not so. The claim was denied because coverage ended upon arrival at the final destination city as indicated on the policy as well as on the first round-trip ticket.

The add-on trip should either have been included in the original arrangements or covered by a separate policy.

. . .Joyce Schmid

company to company.

Exclusions and Limitations

Restrictions vary substantially from very lenient to strict. Shop around and watch for these limitations in the fine print.

- ✓ To be valid, trip interruption/cancellation insurance must (as a rule) be purchased at the time of initial deposit.
- ✓ Cancellation must be for substantiated just causes, such as illness, and claims must be initiated within a specific time limit.
- ✓ Reimbursement for "catch-up" costs under "missed-connection" clauses is usually dependant on a minimum of two hours between connecting arrangements.
- ✓ Losses arising from acts of war, from pregnancy during last two months, from pre-existing medical conditions, or from engaging in professional sports may not be covered at all, or sometimes may be, with certain limitations.

Suppliers' Cancellation Waivers

Often confused with insurance, cancellation waivers are really a pool of fees collected by a tour company or cruise line as a hedge against losses when passengers cancel. When cancellations occur, refunds are made from the pool of money collected. Compared to true insurance, these waivers seem like a good deal because they may be less expensive and more lenient, but watch out. Be sure to ask questions.

- ✓ Will it cover en route expenses? Misconnects? Hospital/medical? Business default? Likely not.

Default Insurance

This type of insurance is beneficial if your country, province, or state has no regulations requiring the travel industry to provide consumer protection against money losses in the event a travel supplier defaults financially or declares bankruptcy.

Baggage Insurance

Baggage coverage gives some protection for loss, damage or theft of personal belongings during travel. Check your home insurance policy. It may (or may not) provide adequate or better coverage for personal belongings while traveling.

- ✓ Look for a clause that limits the maximum payment for any one article, regardless of the amount of coverage. Often the payment limit is so low, it won't be much use if, for example, a quality camera is stolen.
- ✓ Also, expect quite a few excluded articles that are not covered at all, such as cash, tickets, jewelry, art objects, and eyeglasses.
- ✓ Be aware that payment of benefits depends on some form of corroborating evidence such as police reports or, in the case of loss, the word of a hotel manager, tour guide or transportation authorities.

Air Flight Accident Insurance

This is a fairly straightforward specified lump-sum coverage for death or dismemberment while on a licensed passenger airline flight.

- ✓ Look for "co-ordination of benefits," or similar clauses that may limit the insurer's liability to pay the full principal when other policies exist.

Accident Insurance

Provides 24-hour coverage to a specified sum for loss of life or injury while traveling.

✓ Look for clauses excluding payment of claims arising from certain specific risky activities.

Comprehensive Insurance

Some companies combine all of the above insurances into one package that covers all aspects of a holiday. Depending on trip or tour arrangements, travelers may or may not have a choice of purchasing the comprehensive package or only the components wanted or needed.

✓ It is important to check the value of each component to be sure that it gives sufficient coverage. Watch especially for the benefits assigned to the hospital/medical component.

Car Rental "Insurance"

The fine print of car rental contracts outlines the renter's responsibilities, and they are many.

✓ Fine print usually specifies the rental company's right to charge your credit card for damages found after it is turned in.

✓ Car rental agreements vary from one company to another, and also within a company, depending on location.

Collision/Loss Damage Waiver

CDW is not insurance but an optional fee that you pay the rental company to waive their right to hold you responsible for car damages due to an accident. Questions you need to be clear on:

✓ Is the CDW comprehensive? Does it include theft or vandalism, or must you buy a further waiver (LDW) to cover those mishaps?

✓ Is the CDW/LDW voidable by ambiguous loophole words like "careless" driving? Is there a "deductible" payment clause?

✓ Does the CDW/LDW exclude some parts, such as tires or glass?

➢ *Who needs it?*

You may elect not to buy the CDW/LDW if your own automobile insurance also covers car rentals. Check with your insurance broker and ask about limitations.

✓ When renting for business, check with your corporate travel manager to see if the company provides coverage in the event of loss.

➢ *Will my credit card cover car rental mishaps?*

Some premium credit cards offer protection if you present the card at the time of rental and use the same card to pay the total rental cost.

✓ Examine closely the terms of coverage as the protection is often supplemental and certain limitations or restrictions may apply.

➢ *Is LDW always the same?*

LDW is not available in all states, and certain restrictions may apply in some states. Specific information on availability of optional LDW and the cost can be obtained when making a reservation.

➢ *What if I decline CDW/LDW*

If you decline LDW you may be responsible for up to the full fair market value of the car if it is damaged, vandalized or stolen during the rental.

✓ You may also be responsible for reimbursing the car rental company for the revenue lost from not being able to rent the car while it is being repaired, or for unrecovered losses due to theft.

✓ If you decline LDW and rely on your own insurance, you probably would be responsible for paying your usual deductible. Also, loss of use fees are not normally covered by personal auto insurance policies.

✓ Personal auto policies that extend collision coverage to a rental car may designate a coverage limit equal to the value of the vehicle as described on the policy.

✓ If the value of the renter's personal auto is less than that of the rental vehicle, the renter could still have some damage responsibility. Finally, if you don't own a car and don't have your own automobile insurance, you should consider accepting Loss Damage Waiver.

Personal Accident Insurance

PAI covers passenger injuries. You need it if you haven't sufficient coverage through your regular health plan or haven't purchased emergency hospital/medical travel insurance. Public liability should be covered by the base rental rate.

All About Money

Dollar? Pound? Euro? Yen?
Cash? Traveler Checks? Plastic? Electronic?
It's Debatable.

By Diane Redfern

Which currency is up, which is down? Buy here, buy there? Debit or credit card? Cash or traveler checks? While a few money-savvy travelers do enjoy debating the best ways and means of winning the currency exchange game, most travelers cannot be bothered to master the buy-and-sell jargon of foreign exchange dealers. Figuring out where and how to get the best point spreads, commissions and service fees as we go – forget it. We just want to get fair value for our money, be it dollars, pounds, or whatever.

Suffice to say, travelers are nearly always at the losing end of the currency game. Yes. We lose anything from 3% to 10% each and every time we exchange from one currency to another.

As to learning how to keep losses to the minimum, even that is debatable, but here are a few probable if not absolute truths to keep in mind.

- ✓ Banks normally give better conversion rates than foreign exchange outlets.
- ✓ Airport exchanges usually compare unfavorably to downtown foreign exchange outlets.
- ✓ Hotels and retail shops give the least favorable rates.
- ✓ The more often you exchange money the more you lose in minimum transaction charges.

For each country you plan to visit, buy, at home bank (if possible), at least a small sum of cash to cover that first cab or bus fare, tips, cup of coffee, etc. Buying foreign currency before departure may or may not give you the best exchange rate, but you will have one less thing to think of in the excitement of arriving in a foreign country.

Which is Best?

When I first started traveling solo back in 1985, I would not have dreamt of leaving home without a supply of traveler checks. Nowadays, I rely mainly on bank cards and automated teller machines (ATMs) to manage money while abroad. Even so, I think it's smart to know the pros and cons of every method of handling travel funds.

Traveler Checks

✓ **Pros**: There are still destinations where traveler checks (which are refundable in case of loss or theft) are the only worry free way to keep money safe. Research your destination beforehand.

☒ **Cons**: You can't depend on exchanging everywhere. Some merchants have stopped accepting traveler checks. Try to always have some local cash handy.

Big and Small Checks

Get a mix of denominations. Large checks ($100, $500) save on signing and bulk, but if you're out of cash and the banks are closed, it's easier to find a merchant or another traveler who will change a $20 traveler check. . . .Europe Through the Back Door by Rick Steves

American Dollars or ?

If traveling to only one country it makes sense to purchase checks in that country's currency, if possible. If not possible or if you are traveling to several countries, you may buy checks in any widely traded hard currency: US/Canadian dollar, British pound, Swiss franc, Japanese yen, or the European euro. Which currency you use depends on its strength and acceptability in foreign countries.

- ✓ American travelers have little debate. Adored the world over, the US dollar may strengthen or weaken from day to day, but it remains the dominant choice for value and acceptability.

Traveler Checks continued. . ./

Traveler Checks . . .

Canadians, Australians and citizens of other countries, whose currencies are vertically challenged from time to time, debate whether it is better to buy traveler checks in their own or some other stronger currency, such as the US dollar.

On the one hand, exchange fees devalue your money each time you convert, first to US dollars, then to other currencies, then again if you convert unspent checks back to your home currency.

On the other hand, using a stronger currency may yield more of the foreign currency than your weakening home currency.

✓ After the debate is over most tourists opt for acceptability.

Cash

Pros: There are two reasons why some travelers still carry large sums of cash.

✓ They are traveling to remote regions where banks are inaccessible and cash is the only method of payment.

✓ They hope to beat the system and avoid inflated commissions and service fees associated with converting currencies through official channels. "Black-market" money trading flourishes in countries whose currencies are "soft." Hard currencies (USD, or any widely traded currency) fetch better exchange rates on the streets than from official sources. To take advantage of such options, travelers risk having their cash lost, stolen or even confiscated by authorities.

Cons:

☒ Thievery or loss. If safety is your first concern, carry only enough cash to cover two or three days' expenses.

☒ Short-changing tourists is common practice. It is easy to become confused counting change in unfamiliar currencies.

When I went traveling in numerous Asian countries, I packed several small change purses with zippers and in assorted colors, a different color for each currency. That helped me keep track of each currency and reminded me to keep a small sum in each for use on arriving in every new country.

. . . J K

Plastic Money: Credit, Debit, Prepaid Cards

Pros:

✓ The bulk of your funds are safe in the bank at home. You withdraw money in local currency as needed via automated teller machines (ATMs).

✓ **Credit Card**: Credit cards are widely used to secure car rentals and hotel reservations.

✓ **Debit card**: You get local currency at the "interbank" rate of exchange, which is better than the "retail" rate of exchange for over the counter cash and traveler check transactions.

✓ **Take two** cards for wider acceptability. For example, one MasterCard and one VISA card.

✓ **Prepaid** money cards are safer than cash and supposedly charge smaller fees than regular debit or credit cards.

Automated Teller Machine (ATM)

Check with your bank. If your PIN is longer than four digits you may have problems with some overseas machines.

Cons:

☒ Limits on ATM withdrawals and advances vary but may be as low as $300 per day.

☒ Debit card withdrawals may incur a base service charge as well as an exchange fee, in which case it costs as much to withdraw a small sum as it does to take the daily limit.

☒ Debit card withdrawals are not protected against loss or theft as are traveler checks or credit cards with purchase protection options.

☒ Cash advances on credit cards incur interest charges from the day of withdrawal.

☒ You cannot assume that every business, restaurant, or lodging accepts credit cards.

☒ You cannot rely totally on ATMs. You may not be able to find a machine when needed, or it may be down for servicing – see "Mad Money" next page.

The Past and Future of Travel Money: Wire Transfers to Digital Cash

ATMs, debit and credit cards have much reduced the need for expensive and cumbersome wire transfers, but it's best to be prepared for some unforeseen financial predicament that can't be solved with cards, and a wire transfer from family or friend is the only possible solution.

- ✓ In such a case, arrangements are best made at one of your bank's foreign affiliates. Get a list and correct procedures before departure.

- ✓ Online banking innovations and services, such as PayPal and Bitcoin, are now foremost in the evolution of money management both at home and abroad. It could be that cash will become a thing of the past, replaced by a smart phone or some other e-device and several travel apps geared to manage your money and guide your way around every imaginable financial pitfall.

Safety

Lost or stolen cash is gone forever. Traveler checks, credit cards, and debit cards can be replaced. Even so, it's not as easy as walking into the nearest bank and asking for a replacement card.

- ✓ It's important to know proper procedures before you go. Get advice from your home bank.

- ✓ Notify your bank of travel dates and plans to avoid inadvertent withdrawal freezes due to "suspicious activity" sparked by your own unusual withdrawals while abroad.

- ✓ Two cards is enough for most travel. Leave the rest safe at home.

Mad Money – Hidden Stash

Carry a $100 bill hidden somewhere safe (sewn into your belt, for example). This stash can be called upon if you ever have the misfortune of being separated from your funds. You can always get your traveler checks replaced, but what if you are hundreds of miles from any refund facility during a holiday or transport strike? A cold hard stash of cash will be a lifesaver.

. . .Excerpt from The Globetrotter's Guide by Wayne Smits, Caryl E Dolinko (Red Deer Press)

Start a Money Pot

I started a holiday savings fund with $12 won in the 649 lottery. At first I thought I'd just buy more lottery tickets with the winning, but then I asked myself how I could put that "found" money to real work and be sure of bringing in earnings.

I decided to become a banker. I put the $12 in a pot and told myself: I'm never broke as long as I have that $12. Then I got an unexpected small refund check – more found money – so I added that to the pot.

I got a bit excited by this idea and decided to pay myself a dividend for being so conscientious. From now on, I said to myself: I'll put all excess change I get into the pot. Soon I had a cache of a hundred dollars.

One day I was short of cash and had to borrow from the pot. That's okay, I said to myself: on condition I cover it with an IOU payable first thing on payday plus interest – at 100%!

Imposing such a penalty on myself, I figured, would not only discourage me from careless borrowing but would also increase my savings substantially. At this rate, I said to myself: I could be flying high before too long.

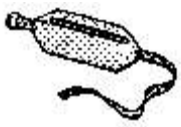
Amazingly, I stuck to plan and within a year I had saved nearly enough for a round-trip flight to England.

. . .Joyce Schmid

Money Pouch

Store tickets, passport, traveler checks, one credit card, and excess cash in some type of hidden money pouch. Many types are available at travel accessory shops.

I like the lightweight type made of durable, washable cotton that is worn under clothing, preferably under a shirt or cardigan that can be opened for easier reach.



One of many types of money pouch

RESOURCE: OANDA: Cheat Sheet for Travelers keeps track of exchange rates; www.oanda.com

See Safety chapter for more tips.

Health

By Diane Redfern

Although a formidable array of ailments confronts travelers, everything from AIDS to yellow fever, worms to tse tse flies, the vast majority of us return home without having suffered more than a mild bout of travelers' diarrhea.

Before You Go

Prevention

✓ Consult your doctor about preparing a basic medical kit for minor stomach upsets, sunburn, and treatments for any specific diseases relating to your itinerary, such as malaria.

RESOURCE: The Centers for Disease Control and Prevention provides the most current information for travelers. All information and resources are available on its website. www.cdc.gov/travel

✓ **Prescriptions**: Renew essential prescriptions before departure and, if feasible, get more than enough to last the duration. Store medications in carry-on baggage. Take a spare set of glasses, contact lenses and their prescriptions.

✓ **Inoculations**: Contact your local health department for up-to-date information on required inoculations and prophylactic measures to be taken when visiting third-world countries.

RESOURCE: Medic-Alert
Canada: www.medicalert.ca
USA: Tel. 1-800-432-5378; www.medicalert.org. Persons with known medical problems should get a Medic-Alert bracelet or necklace inscribed with a 24-hour emergency phone number. Medic-Alert's files contain subscribers' medical history, which facilitates correct treatment in an emergency.

RESOURCE: IAMAT, International Association for Medical Assistance to travelers, www.iamat.org. A world-wide network of English speaking doctors committed to assisting travelers in need of medical treatment.

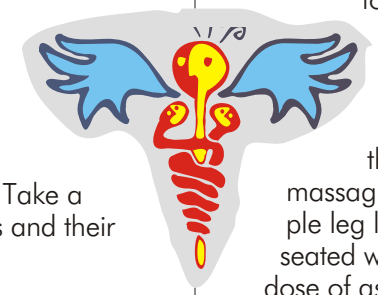
En Route

Ever notice that you had more leg room on one flight of your journey than on another – even though you flew on the same type of aircraft? That is because most planes can and may be reconfigured to accommodate more passengers, provided airlines stay within weight, pitch and capacity regulations. This practice may be of more concern for some passengers than just a matter of comfort.

Economy Class Syndrome

Figures emerging from various studies point to the cramped conditions in aircrafts as a cause of blood clots that form in the legs – Deep Vein Thrombosis (DVT). Dubbed "Economy Class Syndrome," the condition is serious at least and may be potentially fatal if bits of the clot break away and travel to the lungs, causing a pulmonary embolism.

Particularly at risk are people with familial history of heart disease, stroke, cancer, or those with a hereditary predisposition to clotting.



✓ Risk of blood clots aside, all travelers should make a point of walking the aisles now and then. Stretching, massaging legs and ankles, performing simple leg lift and ankle rotating exercises while seated will help circulation. Taking a normal dose of aspirin before the flight may help thin the blood.

Jet Lag

✓ If possible, schedule trips to allow some buffer time for acclimatization. The greater the time change, the more rest you need before launching into sightseeing or business activities.

✓ Some travelers like to break long-distance travel with a stopover; others prefer non-stop travel with appropriate rest on arrival.

✓ Avoid alcohol en flight. Reduced oxygen in pressurized cabins means higher carbon monoxide levels and increased alcohol effects, resulting in hangover symptoms which will only add to your discomfort on arrival. Instead, because humidity is low, drink plenty of juices or bottled water to combat dehydration.

Destination

Bathing and Swimming

✓ Before swimming in rivers or oceans find out from locals if there are any health concerns. Everyone knows about shark attack in tropical waters, but many other dangerous creatures inhabit the waterways of the world, from parasitic worms to crocodiles.

Food and Drink

✓ Contaminated food and water are the most common causes of travel ills. Unless you are certain of the quality of what you eat and drink, follow common sense guidelines as best you can: Drink only boiled or bottled water. Avoid salads or unpasteurized ice cream. Peel fruits yourself. Eat only sizzling hot, well-cooked food, especially when it is prepared by street vendors. In the event of illness, rest, take care not to become dehydrated. Consult a physician if illness lasts more than two or three days.

Safe not sorry: Take along a good supply of quality condoms, just in case.

Water

✓ Bottled water should be carbonated to ensure that the bottle wasn't simply refilled with local water and recapped.

✓ Ice cubes may harbor preserved bacteria or other harmful water-born microorganisms

✓ Unsafe drinking water should not be used for brushing teeth, rinsing dentures, or contact lenses.

Sexually Transmitted Diseases

Arguably, single travelers are more at risk of contracting diseases such as AIDS, gonorrhea, hepatitis, herpes, or syphilis while traveling than at home. Due to loneliness, or just because of the romance of being footloose and fancy free, singles abroad may feel less inhibited thus more likely to indulge in casual sex.

✓ It should go without saying that you practice safe sex and avoid sexual encounters with intravenous drug users and prostitutes, male or female. But take along a good supply of quality condoms, just in case.

Transfusions

In Australia, Canada, New Zealand, United States and Western European countries, the risk of transfusion-associated HIV infection has been virtually eliminated through required testing of all donated blood for antibodies to HIV. In other countries having a transfusion is riskier.

NOTE: International travelers should be aware that some countries serologically screen incoming travelers (primarily those going for extended visits, such as for work or study) and may deny entry to persons with AIDS and persons whose test results indicate infection with HIV.

Women's Health

Contraception

✓ Whatever method you use, carry enough to last the entire trip. Realize that birth control pills may have reduced effectiveness if you get diarrhea. Even if you imagine that you would never indulge in casual sex, be on the safe side and carry your own supply of condoms. Never be persuaded by someone you've recently met that a condom is not necessary.

Menstruation

✓ Do not worry if periods become irregular while traveling, this is common, especially in hot weather. If possible, carry enough menstrual supplies to last your trip. On lengthy journeys, you should have no problem buying supplies in any urban center throughout the world. If you are going to be in a remote region for any length of time, ask your gynecologist or pharmacist about using a menstrual sponge.

Infection

✓ Women are more susceptible to yeast and other bacterial infections while traveling. Cotton underwear, and skirts rather than pants permit freer air circulation thereby reducing germs' capacity to incubate.

✓ Consuming more yogurt and citrus fruit, and less sugar and alcohol may help. Vitamins C, E help stave off infection. Avoid becoming dehydrated by drinking plenty of juices and bottled water.

Going Alone? Think About It

In solitude where we are least alone
Lord Byron, Childe Harold's Pilgrimage

I was never less alone than when by myself
Edward Gibbon, Memoirs

For solitude sometimes is best society
John Milton, Paradise Lost

By Diane Redfern

Loneliness is a big worry for some solos and no worry at all for others. Think about it. Loneliness is a state of mind, a matter of attitude, isn't that so? And isn't it true that each and every one of us has the power to control our own personal attitudes? So let's remember first and foremost that attitudes can be altered and minds can change. You have a choice: do you prefer the sorrow of loneliness or the joy of solitude?

For anyone susceptible to attacks of loneliness, it will almost certainly be a downer to wander aimlessly among the crowds of strange cities or sit on a beach surrounded by cavorting couples and families. Therefore, rather than plunging into the deep end of solo travel, novices may be smart to start with less than solitary adventures. Instead, look for single-friendly holidays in a group setting.

Spa, Ranch, All-inclusive Resort

Scheduled activities make it easy to mingle as much or as little as you please. The hard part is determining which resort is single-friendly and suitable to your style and budget.

You certainly don't want to wind up in a typical packaged holiday arrangement that requires you to pay a single supplement only to find yourself the odd one out in a party of pairs. It does take research to find resorts, ranches and spas that offer ambience and pricing options attractive to singles.

RESOURCE: The Single-Friendly Travel Directory is your best resources for up-to-date contacts.

Alternative Travel

You don't have to be alone all the time, even if you are making your own way from one place to the next on trains, planes and buses. There are a number of single-friendly alternatives you could investigate and include in your holiday plan. For example, you could attend an interesting workshop or "volunteer" yourself for some part, or even all of your vacation. (See Get Started – *Alternative Travel*)

Planning

Even seasoned solo travelers who have learned to enjoy being alone in the world will optimize their holiday enjoyment by planning to be in the right place at the right time. . . Continued next page.

Sense of Humor

Smile, you're traveling. Cultural and language differences are good for developing your sense of humor.

When I was in Rio de Janeiro, I kept seeing signs that said "Beware of Tourista." I thought the sign meant be careful of tourists, until someone told me it meant be careful of diarrhea.

Another time, in Cartagena, Columbia, I toured a coffee plantation. While watching people pack coffee, I noticed a box being loaded into the trunk of a taxi. Curious, I asked the local tour guide "Is it coffee?"

Not! It was a casket – occupied.

. . .Claudette Galipeau

Festivals

Pick a city, near or far. Contact its tourist bureau and ask for a calendar of events and plan a solo trip to coincide with a festival. Any sign of the blues will quickly be abolished in the gay hoopla. Of course just roaming around in a crowd eating and drinking would only emphasize your singularity, so choose a "doing" sort of festival, where you keep busy attending planned functions: music festivals, arts festivals, literature festivals, comedy festivals.

Theme Holidays

Travel time offers an opportunity to learn all there is to know about an endless array of topics from art to zoo, high brow, low brow or anything in between. You might trace the roots of favorite authors, or the family tree, or visit every winery or brewery in a region, every opera house in Europe, or every ancient temple worldwide. Whatever your interest may be, it can lead you cross country or right around the world.

Communication, Foreign Languages

Nothing is more isolating than being unable to communicate in foreign countries. Making the effort to learn and use at least a few words of greeting, in the local language, will not only boost your confidence and sense of achievement, it will also open the door to interaction with people you meet.

Reading Material

Books are a solo traveler's best friend, companion and guide. For a pleasant pastime while on the road, drop into local shops and pick up a book that helps you absorb the romance of a place. For instance, while traveling in Thailand, *Anna and the King of Siam* by Anna Leonowens, or Pierre Berton's *Klondike* while traveling in Canada's Yukon Territory, or *Cry the Beloved Country* in South Africa. Also look for an appealing fiction or even non-fiction by a local writer. Do yourself and another traveler a favor: keep your luggage light by leaving behind books you've finished.

Festivals, Themes, Workshops,
Volunteer Projects
Join the Crowd: Alone Not Lonely

Make it Happy On Your Own

Having always been single, I don't think twice about packing my bags and going solo. There are so many new things to see and do, there's no reason to feel lonely. But if ever I do feel a slight twinge of loneliness, I change my focus from myself to others.

- ✓ I park my car and walk, or use buses. I talk to the driver, or simply ask a passenger for sightseeing advice; that is a great ice breaker. Even if I talk to no one, by taking the bus I get to see the city from a local's point of view.
- ✓ Alternatively, I'll head for the hotel brochure rack or the nearest tourist office and book a day tour. Tour guides usually have a gift of gab and a sense of humor and provide the banter that solo travelers miss.
- ✓ I slow my pace, savor the freedom and take time to smell the roses, literally. I watch the squirrels, talk to the birds, pet all willing cats.
- ✓ I talk to people in line-ups at cashiers or transportation.
- ✓ I do deviate from my agenda to follow a whim. As the choice of my deepest self, this may be the highlight of my journey.
- ✓ I may go to school for part of the time away. Learning vacations are usually less expensive than tours, and schools arrange homestays with families or in student housing. This is an excellent way to meet like-minded people.
- ✓ I avoid mall shopping and chain stores that feel just like home. Instead, I seek out specialist shops whose proprietors may well share my passion.
- ✓ I carry a small notepad and pencil and jot down my thoughts and details about restaurants and hotels (name, address, cost, etc), so that I may share my special finds with friends.

. . .Nola Obee

Accommodation

Regardless of budget considerations, many solos find the atmosphere of a bed and breakfast homestay, small inn, or hostel more companionable than impersonal hotels.

✓ It is generally easier to strike up conversations with other guests, and staff members are more inclined to offer sightseeing tips and advice about comfortable places to go as a single.

Dining Alone

Many claim that dining hours are the most lonesome times to be solo. They shouldn't. In fact, solo meals offer an opportunity for people watching or to indulge in the pleasures of solitude.

✓ Some solos have bought into the idea that only losers eat alone. They shouldn't. In fact, solos are independent and free spirited.

Some solos are certain that as a single they are bound to get short shrift from waiters. All diners, single or otherwise, receive bad service on occasion. When that happens, let the size of your tip respond.

✓ Waiters (as a rule) rely heavily on tips to supplement income, and obviously, a larger-than-one party means a bigger tip. As a solo it is smart to combat this bias by making a habit of tipping generously (15-20%) for good service. Also, do make extra effort to be congenial so that waiters are less inclined to rush you through the meal or place you in an undesirable location.

If you are approachable and friendly, chances are good that you will meet and join other travelers (and sometimes local folk) for outings and meals. But don't count on it. It's okay to eat alone. Use the solitary time to plan your next day's itinerary. Take along brochures, guide book, e-reader, a newspaper, rail, train, bus schedules. If the weather is fine, picnic in a park or by the sea.

✓ Ask locals for recommendations of single-friendly restaurants. Some resorts and restaurants seat single diners together (by request) at large tables or at the bar for companionship.

✓ If you are going to be in a place for several days, try to find a friendly nearby café where you can feel like a "regular." Popping in frequently to relax with a newspaper over coffee or lunch makes you feel more at home in strange surroundings. Staff members get to know you and may strike up a conversation with you.

Solo Dining Savvy

Feeling slighted (or worse) as a solo diner leaves a bad taste. Unfortunately, it rarely disappears after the meal. The memory lingers and you may feel testy, even combative, when you next find yourself dining solo. Not the best way to begin an enjoyable meal. Actually, there is plenty you can do to break the vicious cycle of solo-diner-victim versus restaurant-discriminator-oppressor. Here are a few suggestions:

✓ Don't accept substandard seating. If you are uncomfortable even before you receive a menu, how can you expect much to go right? If you can't stomach the seating offered, for example a table in the midst of lovey-dovey couples, or a table almost in the kitchen, suggest alternative seating and offer to wait. And, most important, tell the service person that you know it is important to him or her that you have an enjoyable dining experience. (If you're dealing with a dullard, spell it out: "A restaurant's success depends on customer satisfaction!")

✓ Better yet, why not pre-qualify a restaurant and avoid the potential hassles involved in dealing with an unknown? Sure, it takes preplanning and a bit of time, but it beats the stress of arriving in an offensive/defensive mode. One tactic is to make a reservation. (A restaurant refusing to grant one to solos is a solo-unfriendly tip-off!) So few solos make them, just the simple act will set you apart as a discerning diner who warrants more attention.

✓ Another tactic is to call a restaurant and ask about their solo-dining amenities and how many solos they attract and where they sit, etc. The responses you receive will help you decide whether a restaurant deserves your very important business.

. . .Marya Charles Alexander

RESOURCE: Marya Charles Alexander edits and publishes *Solo Dining.com* a website dedicated to taking the bite out of dining alone. Contact: www.SoloDining.com.

Evenings

After a busy day of sightseeing and a leisurely evening meal, you may prefer an early to bed early to rise routine most days, but chances are you'll want at least an occasional night on the town.

Solos who are comfortable going out alone at night around home will simply carry-on as normal while on holiday. If you like night-clubbing, or going to theaters, sports events, singles dances, or whatever, you need only check the newspapers or local around-town guide for something to do. Naturally, being in strange surroundings, you will take more safety precautions (see Safety tips, Words for Women) than you might do at home.

- ✓ If, however, you are the homebody type then go ahead and cosy-up in your hotel room. By all means spoil yourself. This is the time to enjoy a facial or a long and leisurely bubble bath. However, you'd be smart to keep away from the boob tube unless there is something on you absolutely cannot miss. Watching the same old television shows is a waste of fine travel time, and engaging in such mundane "just like home" activities only increases your sense of isolation. Instead, listen to local radio while writing letters to friends, reading travel materials, or updating your travel journal.

T-Shirt Diplomacy

When you travel overseas, don't wear the local T-shirts that you buy. Take along T-shirts you bought on previous trips, the more remote or exotic, the better, East Africa to Polynesia, or from interesting activities you've attended, rock concert to scuba diving, whatever. T-shirts are good conversation openers.

. . .Ron Stokes

Travel Journal

Even if you have never been one for diaries or writing, please do try to develop the habit of keeping a travel journal. Even better than photos, a travel journal is a precious recording of your private thoughts at a given moment. In your journal you can vent your feelings of joy, delight, amazement, anger, fear, or loneliness. Here you can record for posterity, names, places and magic moments that otherwise may be lost in time if left to memory. Ten or twenty years down the road you can relive your journey just by reading your notes.

At Loose Ends

- ✓ Check community listings in newspapers and attend evening lectures where you have the chance to meet locals who share your interest.
- ✓ Libraries are excellent for filling in time both day and night. At the very least you can make use of the wealth of reading materials right at hand, and libraries often host interesting, free events, such as author readings or lectures.
- ✓ College campuses are always worth checking out for all sorts of extra curricular activities to which the public has access, everything from sports events to cultural discussions to plays and concerts.
- ✓ Clubs and Community Centers. There is always something going on at the community level. Many local clubs have drop-in evenings or weekend activities to which visitors would be welcome: Hiking, walking, cycling, sports leagues, find them through community resource directories.

Packing Tips

By Diane Redfern

If you have to carry it, keep it light. One week or one year, what you pack for a short vacation must and can do very well for an extended journey.

What needs packing depends on the style not the length of the journey. A cruise vacation or business trip wants different clothing than a solo ramble by bus and train. Necessities for a city-based trip need to be more stylish than a resort-based trip. Many journeys require a combination of styles, so getting priorities straight is the first essential.

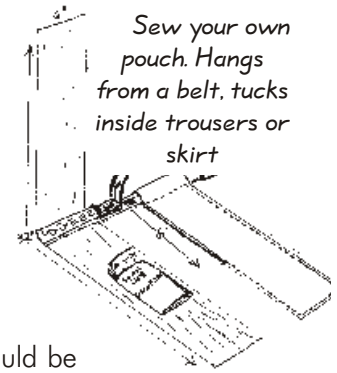
Priorities, Priorities, Priorities

My priorities may differ from yours. Possibly you must have hiking gear while I must have writing materials. You may prefer sturdy runners for walking while I like sandals. In fact, priorities change over time. When I first started traveling solo back in the 1980s, I needed to be prepared for the odd business meeting, so a shoulder-strap briefcase was useful. Nowadays, that has been retired in favor of a laptop case, cell phone. and a small handbag.

✓ I prefer a soft-sided, pullable suitcase. That's my style. You may prefer a backpack. Style doesn't matter as much as size. Backpack or suitcase, it's smart to make it within regulation size of carry-on luggage, which may differ from airline to airline, so it's worth checking. Carry-on bags mean no tedious waiting in baggage terminals and no worries about lost luggage.

✓ For passport, tickets and other important documents, I wear (under a jacket, cardigan or an over-blouse) a light-weight cotton, washable money pouch that hangs across shoulder and chest down to the waistline.

✓ You might prefer the type that goes around your waist, or dangles down your leg. Travel accessory shops carry a variety of pouches for valuables, and home made devices are easy to whip up if you are handy with a needle. It doesn't matter which type as long as it remains unseen under your clothing yet is accessible without disrobing.



A traveling wardrobe should be comfortable, versatile, mixable, and washable, made with deep, closeable pockets and capable of doing double-duty.

For example, on my year-long journey I knew I'd have to sleep cheap most of the time. I wasn't sure a towel would always be available, and packing such a bulky item would use up precious space in my small carry-on bag. Instead I took along a velour sun-dress that had hung neglected in my cupboard for years. Being velour, it would do as a towel and as a beach cover-up. Plus, by wearing a blouse on top, belted at the waist, I had a comfortable and acceptable outfit for sightseeing and bus-riding.

Cold weather gear doesn't fit easily into the "travel light" model, but the two ideas are not mutually exclusive if you rigidly stick to priorities. On a lengthy trip avoid packing for both cold and warm climates by planning an itinerary to follow mild weather patterns, keeping to northern climes from May to October and heading south November through April.

Cultural Considerations

➢ *Besides personal priorities, travelers, both male and female, need to consider the cultural habits of the host countries they visit. Ragged jeans, spandex shorts and tank tops may be cool in western culture, but in many countries modest dress is the rule. Wearing tight fitting, revealing clothing, except at beach resorts, is provocative. Entering religious buildings looking unkempt is an insult.*

Diane's Gear One Year – One Carry-On Bag

Roll'em Up, Movin' On
Using the roll-up method, it took me half an hour every traveling day to pack, in tidy layers, everything listed below. Each item is laid flat then rolled from narrow to wide edge, as in pant-cuff to waistband, carefully smoothing away wrinkles as you go. Small items tuck in around edges and gaps, belts and jewelry fill shoes.

- ✓ Two-piece lightweight silk suit
- ✓ One cotton jump suit
- ✓ One pair cotton slacks
- ✓ One pair cotton shorts
- ✓ One pullover sweater
- ✓ Three-piece dressy cotton knit
- ✓ Two-piece muslin skirt/blouse
- ✓ One lightweight jersey dress
- ✓ One denim skirt
- ✓ Three blouses (silk, cotton, polyester)
- ✓ Five T-Shirts
- ✓ One swimsuit
- ✓ Two pair socks
- ✓ Two pair pantyhose
- ✓ Two pair footie/knee-high hose
- ✓ One velour/terry cloth beach dress (doubled as a towel)
- ✓ One polyester dressing gown
- ✓ One nightgown
- ✓ Two bras
- ✓ Two half slips
- ✓ Seven pair under-panties
- ✓ Two camisoles
- ✓ Two pair low-heeled footwear–one pair packed, one pair on feet
- ✓ One nylon rain jacket
- ✓ One light cardigan
- ✓ Five pieces costume jewelry
- ✓ Toiletry bag: Shampoo, toothpaste, brush, nail kit, tweezers, scissors, traveler's jackknife, needles, thread, tampons, hairbrush, body/face cream, lipstick, travel-sized tissue
- ✓ Medical kit, aspirin, anti-malaria, diarrhoea medication, Band-Aids.
- ✓ One clutch handbag
- ✓ One washable sun visor/hat
- ✓ One space-age blanket (size of slice/toast)

Savvy Travelers' Top Ten. . .

1) Safety first: If you don't want to lose it, don't pack it. Take inexpensive costume jewelry, disposable camera or smart phone for snapshots. Velcro is great for thief-proofing pockets.

2) Comfort: Cottons wear cooler in tropical climates than synthetic fabrics. Skirts are more acceptable and more comfortable than pants.

3) Wrinkle free: Socks stuffed in the necks of shirts, blouses, hats, help them keep their shape. Plastic dry-cleaning bags between layers (or rolled up with garments) help prevent creasing. Hanging creased clothing in the bathroom while showering helps remove wrinkles.

4) Double duty: Examples: A wrap-around sarong (also called a pareo or a sulu) will do for a beach cover-up, dressing gown, picnic or beach blanket. Rubber beach thongs will do as bedroom slippers. A plastic bag with a draw-string top will hold soiled clothing and double as a pillow.

5) Collectibles: Before traveling, collect useful sample products for your kit to use yourself or as souvenir giveaways to people you meet while traveling: shampoo, body lotions, toothpaste, perfume, deodorant, hand-wipes, hotel sewing kit, shower cap, shoe-towel.

6) Ice-breakers: T-shirts with logos of cities, clubs, famous sites are conversation ice-breakers between travelers. They also make useful trade items or souvenir gifts to local people (especially young people) who befriend you along the way. Photos or postcards from your hometown are also useful conversation openers.

7) Useful stuff: Travel-size clothesline and detergent can be tucked inside spare shoes. Low-end lodgings may not supply items such as a sink stopper, face cloth; take your own. Toilet paper may not be available, so replenish your supply of tissue at every opportunity.

8) Information: Take along a pocket-sized note pad and pen for notes to remember: transportation schedules, addresses, phone numbers, and costs of good hotels and restaurants so you can recommend them to friends on your return.

9) Forgettable: Electrical gadgets (including iron, curling iron, hair dryer) are heavy and often require adapters to work; try wash and wear hair. Instead of carrying a complete, bulky travel guidebook, consider photocopying just the pages you need.

10) Pack your smile: A cheerful disposition will carry you long way in any situation.

Safety

By Diane Redfern

Robberies in Rio, muggings in Miami, pickpockets in Piccadilly, anarchy in Africa; thieves, tricksters, terrorists and con artists, all are part of the travel scenario. With all the media reports of robbery, revolution and rape, it's a wonder travelers, especially solo travelers, still want to venture forth into such an insecure world. But we do.

Despite what we may hear on the news, we travelers are pretty sure that most people are like us – just trying to get along in this world. We figure that most folks are ready to offer a friendly word or helping hand when needed, as long as doing so does not cause themselves much inconvenience. Travelers figure, why waste positive energy worrying over all the bad things that might happen when it's much more enjoyable looking to the sunny side of life.

Forewarned Is Forearmed

Think Positive

As a solo traveler you haven't the security of safety in numbers, so you are naturally more vulnerable to fear than those who go with friends or join a group. Traveling easily on your own requires you to see beyond fear. Instead you have to focus on decency, honesty and hospitality, all of which, you may rest assured, still exist in abundance everywhere.

Certainly we need to be aware of negative possibilities, learn common sense guidelines, and take necessary precautions. But that does not mean we need to take caution to extremes. Choosing suspicion and distrust over a careful but cheerful attitude is hardly likely to invite friendly social interaction with anyone we might meet – then, traveling alone would definitely be a lonely road to follow.

Before You Go Checklist

Passport

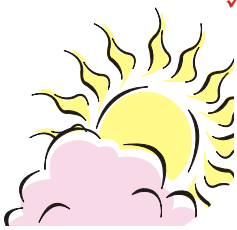
- ✓ Even if you already have a passport, do check its validity date. If it isn't valid for at least six months longer than you intend being away, get a new one because many countries stipulate that a passport must be valid for a specific length of time after arrival, regardless of how long you intend to stay.

Visas

- ✓ Consult your travel agent about visas required for your routing. Especially, check your itinerary for any instances where it might be necessary to apply for a "multiple entry" visa, which would happen if you exit and re-enter a country later on. Some countries require visas to be arranged well in advance. Some permit application at border points. Many require photos, and some require payment.

Safety Net

- ✓ Learn procedures for replacing lost or stolen passport, credit cards and traveler checks, and establish a plan with your bank for acquiring emergency funds.



- ✓ Make sure someone you can trust to help in an emergency knows your flight/travel arrangements.

- ✓ List numbers of all official documents—traveler checks, passport, travel insurance, credit cards, flight tickets. Make at least two or three copies. Leave one copy at home. Keep one copy in your money belt. Conceal a copy in your suitcase. This will facilitate replacement of essential documents in the event of loss or theft.

- ✓ Leave your address book at home. Losing it on your trip would be upsetting. Instead, type out and make three photocopies (see above) of the names, addresses and phone numbers of friends, relatives, your bank manager, any persons with whom you may wish to correspond while traveling.

Mail

- ✓ Keeping in touch with home is a lot easier since the advent of email and mobile devices. Nevertheless, on a long solo journey, there's no pleasure more satisfying than finding a hand-written letter from home waiting at the post office wherever in the world you might be. Check your destination for a Poste Restante (General Delivery) hold-mail service, which may or may not still be available in these changing times.

Mail continued.../

✓ Prepare an approximate itinerary of when and where you expect to stopover. Leave copies with family and friends. Ask them to write to you c/o Poste Restante, which is a postal service, available at main post offices, that will hold mail, generally for 30 days. Alternatively, in some places, Canadian or American missions will hold mail.

Cancellation Insurance

✓ Check prepaid travel arrangements for cancellation penalties and consider purchasing cancellation and/or trip interruption insurance to protect against financial losses in the event an unforeseen emergency causes cancellations before or during travel.

Hospital Medical Insurance

✓ Check your health insurance plan for out-of-country coverage, which is minimal under many governmental or private plans. Unless you have some extended plan, it is essential to purchase additional protection to cover the entire period of travel.

Government Assistance

✓ Find out what you may and may not expect your government to do for you in the event of some unforeseen difficulty, such as loss or theft of belongings, legal problems, political or social uprisings. Be aware that overseas consulates and missions can be helpful with information, but they do not normally provide emergency funds.

✓ On lengthy journeys, or when planning travel in politically or socially unstable countries, keep in touch with your government's consulates or missions abroad. Try to leave at least a rudimentary itinerary and a list of the closest consulates with family and friends. If trouble erupts they will have a line of reference for finding out information about your safety. General travel tips and tourist alerts are available:

➢U S State Department Travel Advisories
www.travel.state.gov

➢Canada Department of Foreign Affairs and International Trade. Travel Information:
www.dfait-maeci.gc.ca

Valuables and Money

✓ If you don't want to lose it, leave it at home in safekeeping. This advice applies to expensive jewelry, clothing and accessories, camera equipment, unnecessary credit cards, or any irreplaceable personal items.

On the Road

Money & Documents

✓ Carry tickets, passport, identification and excess cash in some kind of hidden money pouch – numerous types are available at travel accessory shops. Never leave valuable documents behind in hotel rooms or even in locked cars. If you don't want to carry these items constantly, put them in the hotel safe, and be sure to get a receipt or hotel clerk's signature on listed items as evidence of your deposit.

✓ Keep credit cards in separate places about your person. Divide up traveler checks; keep half in your money-pouch and half either in the hotel safe (in a sealed envelope with the contents listed) or in your room in a locked suitcase.

✓ Men should carry wallets in a breast pocket. An elastic band wrapped around makes it more difficult to remove. Women, if you must carry a purse, make it one with a shoulder strap worn crosswise over head and shoulder and to the front. Keep a hand and your eye on it always.

Are You a Target for Thievery?

✓ Try to blend in with the local scene. While it is difficult to get around unfamiliar territory without a guidebook and map, use them cautiously. Walk purposefully as if in familiar territory.

✓ Avoid walking close to roadsides, which makes it easy for motor scooter thieves to snatch your shoulder bag in passing.

✓ Note and adhere to local dress standards. Fanny pack, track shoes, (ball cap, tank tops, thongs) and the like may be standard wear in most North American cities while in other places, these items may mark you not only as a tourist but also as a turkey ready for plucking.

✓ Never leave baggage unattended in airports, train or bus stations, or other public areas.

Common Sense

- ✓ Be aware of and observe local laws and customs, particularly as they pertain to driving, drinking, drugs and dress codes. Travelers who fall afoul of foreign laws seldom find refuge in claiming ignorance.
- ✓ Be sensitive to your surroundings. Don't ask for trouble by flaunting money inappropriately, or demanding service loudly, or making arrogant comparisons between countries or cultures.
- ✓ Unless you feel very secure in a situation, take taxis when going out evenings.
- ✓ Learn to trust your instincts. Remove yourself from places and situations that don't feel right.
- ✓ Never agree to transport packages or "gifts" for someone you've only recently met. Always pack your own bags. Tourists, especially women with a look of innocence and susceptibility, are targeted as "mules" for carrying contraband.

Stay Alert

Wear a small leather passport holder that attaches to your belt loop. The pouch is concealed inside your waist band, and it flips in and out of sight at the flick of a finger.

Early in the day before you begin sightseeing, remove the traveler checks you want to cash from your money belt and place them in your passport, which you will probably need as identification for cashing the checks. At the bank or foreign exchange office do not reveal anything until you approach the cashier. Then, with a flick of the forefinger, retrieve the passport and checks from the pouch and pass them to the cashier.

When your cash and passport are handed back, simply palm off the bills you need for the day into your pocket (*Editor's Note: do develop a travel wardrobe with deep pockets secured with strips of velcro, easily purchased from any sewing or fabric accessory shop*). Fold excess bills into the passport and conceal in the pouch before leaving the cashier. The smart boys who may be watching will see almost nothing.

. . . Don Munro

Typical Scams

Locker Trick

You are placing luggage or valuables in a coin locker. Another "traveler" offers to help you with instructions, the correct change, may even help you insert the coins, close the locker, and hand you the key. Only the key you get is for an adjacent, empty locker. The crook has yours.

Food and Drink

In parts of Asia and South America police warn travelers against accepting food from friendly strangers on buses or trains. It may contain "knock-out" drugs. Victims are robbed while "sleeping."

Newspaper Trick

A group of children surround you, poke and jab at you with newspapers or cardboard while asking for money. Meanwhile, as you are distracted, well-trained hands remove valuables from your pockets or purse.

Diversion Tricks

A sudden bump, a spilled drink, ice cream, cigarette ash, a lifted skirt, even a "welcome" hug, all are tactics used by teams of crooks. While one gets your attention another gets into your pockets, or makes off with purse or bags.

Bars, Casinos, Nightclubs

Check minimum prices, table and service charges before you enter, especially those that feature the personal "services" of hostesses. You could be letting yourself in for a fleecing. Avoid unsavory establishments by checking with your hotel concierge, or local tourist bureau, or the tourist police.

Beware of Illicit Goods

Drug gangs abroad select women with a middle-class appearance to beat the Customs profile of people who may get closer examination at border crossings. Some women do this for money, others are unwittingly involved, having been romanced by charming, generous men, and they want to return favors by carrying packages in their luggage.

. . . Jens Jurgen

Social Issues

By Diane Redfern

As a traveler you are an unofficial ambassador for your homeland. Your actions while abroad reflect on all of your countrymen.

Tourist Misdemeanors

Drugs and Alcohol

Abuse of alcohol leads to reckless, obnoxious behavior, which leads to trouble. It is no secret that many tourists are wasting in foreign jails simply because they either did not know or did not care that drug offenses are grave crimes in many countries.

Dress

Dressing for comfort while sightseeing – track shoes, baggy pants and tops – may mark you as a yokel on the streets of Paris or Rome. That is a choice you can suit yourself about. It is quite another matter to insult your host country by disrespecting dress codes. Although attitudes change over time, do realize that much of the world dresses conservatively in public, especially in religious settings.

✓ Look around and see what the locals are wearing. These comments go for men as well as women: Think twice about where you go showing bare shoulders, or wearing shorts, tank tops, swimsuits, flip flops, scruffy clothing in general.

✓ An unkempt appearance marks you as a suspicious character in the eyes of officials.

Arrogance

No one wants the label "Ugly Tourist," but it happens when travelers, expecting circumstances to be just as they are at home, act before they think.

✓ Realize that accent and tone of voice ring differently in foreign ears. You may sound a little shrill even when speaking normally.

When arrangements go awry, or things don't work, or don't get done as expected, exasperation sets in and then it is easy to lose your cool, especially when you are road-weary after hours of travel or sightseeing.

✓ Realize that other cultures often have time concepts and thought patterns different from your own. Not inferior, just different.

✓ Remember that loud or demanding conduct endears you to no one, and may be just as likely to get you in a jam as get you out of one.

Photography

Realize that many people are sensitive about allowing strangers to take their pictures for a variety of reasons ranging from religious or cultural inhibitions to regarding the act as an invasion of privacy.

✓ Learn to ask for permission before taking photos of individuals.

✓ Locals involved in tourism activities may expect payment for posing. For example, tribal dancers, snake charmers, or the woman with a neck elongated by dozens of brass rings.

Tourists Arrested for Nude Photos

Malaysian authorities charged four tourists with public indecency after their group of 10 was accused of posing naked on the summit of Mount Kinabalu. Outraged locals claimed the act deeply insulted mountain spirits and was the cause of an earthquake that killed 18 climbers six days after the event.

. . . Online Sources

Bartering

There is always a bit of game playing from both sides of a barter situation. Naturally, both the buyer and seller want to get the best of the deal. Depending on circumstances, you could be haggling over a handmade carpet or other *objet d'art* worth thousands, or a souvenir worth a few dollars.

✓ Keep the distinction in mind – do you really want to deprive a poor street vendor by quibbling the price down a few more pennies?

In either case, the vendor is usually an expert at dealing and knows the exact bottom selling price.

✓ You want to establish some idea of an object's true value beforehand, maybe check around elsewhere, then proceed with the transaction in the proper spirit of bartering, which is to say: No insensitive comments about the quality of the merchandise or the honesty of the merchant. No ridiculously low bids.

✓ Give a thought to the worker behind the scenes. Does your great bargain come from the exploitation of subsistence workers or child laborers?

Customs and Traditions

Shoes are never worn in Muslim mosques, Buddhist temples, or in many Asian homes.

Preparation

Do yourself and your host country a favor by learning something about its history, religion and cultural traditions. Learn at least a few words of greeting. You needn't be an expert, but a tiny bit of knowledge will help open up friendly interaction with locals.

As traditions vary from country to country, city to village, tourists are not expected to conform to all of the social niceties. Generally, locals understand if you sit, speak, laugh, bow or greet others incorrectly, or otherwise give notice that you are a foreigner. However, some behavior is taboo, and you will need to acquaint yourself with what is seriously insulting conduct in each country you visit.

Religion

Learn what is appropriate demeanor in religious circumstances. Should you cover your head, or not? Should you wear shoes, or not? Are you forbidden entry at certain times, all the time? What sort of offering, if any, is proper?

Touching

How do men and women interact in public? Is touching forbidden, such as shaking hands, hugging, kiss on the cheek. What are correct greetings for the opposite sex, children, elders?

Gifts

What is acceptable reciprocation when someone does you a favor. A gift – what sort of gift? A tip – how much? (See *Tipping Around the World)*

Culture Shock

During your travels, you may at times be bewildered, dismayed, shocked even angered by habits and traditions that differ sharply from your own ideas of socially acceptable behavior.

As a tourist – unlike an activist – you should not impose your views on others. Rather watch, listen and learn. If you adopt a tolerant, open attitude, you may gain a worthwhile new perspective.

✓ In any case your gracious demeanor will leave a positive impression.

Stereotypes

Do your best to avoid stereotypical notions, even when others impose stereotypes upon you. As a solo traveler in third-world countries, you will undoubtedly attract notice. Mostly you will be accorded respect and courtesy. On the other hand, all sorts of negative labels are attached to the terms "tourist" and "single." Largely due to preconceived stereotypes and partly due to the misconduct of some careless travelers who went before, you may be thought crass, arrogant, loud, spoiled, ignorant, promiscuous.

➢ *In certain situations, solo males may draw suspicion as a potential sexual predator from whom daughters and wives must be protected.*

➢ *Solo females may be considered of "loose" morals simply by virtue of being alone on the street. If the shoe fits, wear it. Otherwise don't worry about what others think. Keep a sense of humor. Let your conduct show that you respect yourself, and let others have their own opinions.*

The Sordid Side of Tourism

[A British tourist] pays just over £900 for his flights, transfer and accommodation. He allows himself a budget of £300 for meals and drinks and £300 for purposes of sexual exploitation during his trip. . . This sum allows him to live handsomely and to 'go through about thirty or forty girls' on each trip. A large proportion of the total cost of his trip, then, goes to enrich Western-owned travel conglomerates, while the multiples of women and children he exploits retain less than 10 percent between them.

Excerpt from Prostitution, Power and Freedom Julia O'Connell Davidson Polity Press, 1998.

Friendship

Forming friendships with people from faraway lands is one of the most alluring aspects of travel. Solos are particularly open to chance encounters just for the sake of a little companionship, or because of the always enticing prospect of forming a romantic attachment.

Do realize that, aside from fellow travelers, many (not all) people you meet while traveling will have a motive in spending time with you. Don't be disappointed if it turns out that your friend for a day:

- *earns a commission by directing you to certain shops, restaurants, or hotels, or*
- *hopes to establish contact for immigration purposes, or*
- *is interested in a casual affair, or*
- *works in the sex or drug trade, or black market activities.*

This is not to say that true friendship or even love cannot blossom from such encounters. Either occurrence can and frequently does happen.

✓ A man I know married a woman he met in a Manila massage parlor.

✓ A woman I know fell in love with a local guide while traveling in Africa and went to live with him in a tiny rural village.

✓ While traveling in Turkey I was invited, on the spur of the moment, to attend a wedding between a French woman and a Turkish man.

Most of these meetings, however, will only last over an afternoon of sightseeing, or for a few days, so it is best to keep a cool head and cause no harm by making promises you cannot keep.

Marriage – Uh Oh!

I was touched when my Kenyan friend gave me a small wooden carving, so I bought him lunch. Later, he introduced me to his wife (third) and three children. I bought ice cream for everyone. Later, he asked me to be his fourth wife (polygamy was legal) and buy him a van so he could go into the tour business.

. . . Joyce Schmid

Souvenirs, Gifts

There is mounting evidence that tourism is having an adverse effect on third-world countries. Individual tourists can hardly be held accountable for that sad state of affairs, but the situation is certainly food for thought. You may meet someone along the way who invites you home either for a meal or to stay over. You want to reciprocate.

✓ Hospitality and reciprocation are common to all cultures. A gift will likely be appreciated in just about every country as long as it is appropriate for the circumstances. If it is too lavish you may appear vulgar, too little and you are a freeloader.

You may tour a tribal village and be touched by the people, especially the children. You want to give them a little something.

✓ Experts argue that giving money to children promotes begging. Sweets encourage tooth decay. Better, they say, is a postcard of your home town, or a flag pin, or a pen and notepad.

Everywhere you went children and beggars followed, pleading for handouts.

✓ This is the real dilemma. What to do when people are so poor, you know that your small change may mean the difference between eating or not? While debate about panhandling rages on the world over, to give or not is a personal judgment call each of us must make according to conscience.

Continued . . ./

Visual Flirting

Visual Flirting is okay in Europe in a public place, bus or subway, for example, as opposed to just loitering on street corners. Look around for someone attractive. Quickly glance his or her way, not long enough to make eye contact. Look away for a moment, giving him or her a chance to take a no-risk look at you. Look back a few times. If you make eye contact, that shows some interest, and you can go further. Smile, then. . . who knows where it might lead. If no reaction – *c'est la vie*.

. . . Bill Jones

A local befriends you, shows you around, keeps you company. Then, you are taken aback when she admires an item of yours (jeans, sunglasses, whatever) and then brazenly asks you for it.

✓ Swapping personal belongings is fairly common practice among travelers, and the give and take follows a certain unspoken ritual that each party innately understands. Cross-cultural gifting or trading rituals are often less comprehensible and may cause embarrassment.

Societies have differing rules of sharing and giving. Sometimes you can only smile and be as tactful as you know how. Everyone is learning, they from us and we from them.

See also, Safety Tips
Health Tips
Tipping Around the World
Words for Women

Burmese Women Held in "Zoo"

Critics called it a zoo, stocked not by animals but 32 long-necked "giraffe women" for tourists to gawk at and take pictures. . .

Before a recent police raid, there had been charges the exotic (Padaung) tribes-people on show were being held virtual prisoners by a Thai entrepreneur who allegedly abducted them from neighboring Burma. . .

Economically it is a virtually perfect arrangement. Everyone gets a cut – the once impoverished Padaung, Thai businessmen, government tax collectors, even a rebel group that uses the money to finance its war with the military regime in Burma. . .

Ma Nang, a 43-year-old with 24 coils around her neck, says she is perfectly happy at Nai Soi, earning a relatively good monthly income of 3,000 baht. That involves selling handicrafts and her take from entrance fees, 250 baht for each foreigner and a cheaper "photographic fee" for Thais. She and others interviewed said they aren't bothered by having to pose when visitors point their cameras and video-recorders.

"We had nothing in Burma. I had to work relentlessly in the rice fields," said Ma Nang, who left Burma nine years ago. "We miss our homes, but we don't want to go back."

While the Padaung focus on day-to-day livelihood, outside observers argue about exploitation and distortion of tradition.

· Given their tourist potential, the Padaung in Thailand no longer practice agriculture and the men are mostly idle.

· Tourism has, at least for the time being, preserved a custom that had begun to disappear as the Padaung came into contact with the outside world.

· Traditionally, only Padaung girls born on a Wednesday of a full moon were destined to have their necks fitted with the coils, but now other youngsters are enlisted to meet the tourist demand.

· Only initial discomfort is reported after the coils are set

· The only danger posed is if the coils are removed. Suffocation could result since the neck muscles cannot support the head.

Excerpted, with permission, from an article published in The Bangkok Post April 6, 1998

Words for Women

By Diane Redfern

Women grow up learning that simply being female is reason enough to think carefully about traveling far without the accompaniment of a protective male. Whether a solo woman is more at risk of harm while on the road than walking the streets of her own home town is up for debate, but one thing is certain: gender biases both real and perceived color *her* journey differently than *his*.

Wherever a woman goes, near or far, she travels a two way street on which her stereotypical preconceptions affect and interplay with those of the people she meets.

Cultural Considerations

In many countries – in particular, where Muslim extremists hold power – religious and cultural constraints still dictate that respectable females lead a cloistered, home-based life. In such societies, the concept of womanhood equates to purity, and all women must uphold the sanctity of their sex by adhering to convention. Women who disobey tradition should expect to be treated with disdain – or worse.

Dress for the Occasion

We all know that our style of holiday-wear is not appropriate in other parts of the world. A female friend hooked up with a couple of fellow travelers (male) in East Africa. The three decided to leave Nairobi and travel together to Greece.

My friend was looking forward to dressing for the heat rather than modesty's sake, and as the flight had only a short connecting stop in Cairo, she wore, for the first time in months, shorts and a tank top.

For some unknown reason the plane was diverted to Khartoum where it and the passengers were grounded for a few days. With no entry visas for Sudan, the three were lodged in a small hotel without their luggage. The reactions of the local males were such that my friend spent the time locked away in a small, very hot room. She laughs now, but it wasn't too funny then.

. . . Nadine Au-Yong

Yet a female visitor will, more often than not, be accorded common courtesy as long as she is respectful of her host country's customs while she is there serving her own need to travel freely where and when she pleases.

REMEMBER: Travel is a privilege not a right. It is the duty of travelers to inform themselves of the customs and laws of any country they visit. If a woman hasn't confidence in her ability to handle cultural restraints on her own, she must choose another destination, or she should join an organized tour group.

Casual Encounters

Vulnerable to loneliness attacks, solo travelers – male or female – occasionally want and need conversation, directions, companionship, and interaction with locals or other travelers.

Women of practically any age and wrinkle may find themselves the object of lustful, adoring or predatory eyes while traveling solo.

- *Her solo status designates her as a liberated woman ready for adventure.*
- *She must have money if she is able to travel.*
- *She is attractive as a possible contact for assisting in immigration procedures.*
- *Lone females might draw the notice of underworld characters such as gigolos, pimps, or smugglers.*

Sex and the Solo Female

Sex saturated television shows and movies certainly reinforce the notion of the independent female, ready and able to hold her own in any and all sexual circumstances, frequently even being portrayed as initiator in affairs of the heart.

As more and more women aim for all corners of the globe, it is no surprise that "skirt chasing" has become a popular pastime, everywhere, for a certain type of male.

Unsolicited groping, leering and crudities aside, these encounters are usually nothing more than harmless, if annoying, flirtation.

- ✓ Doubtless these roving Romeos achieve some success or they wouldn't continue their sport. It follows that women must be willing participants at least some of the time.

Harassment

Assuming one does not deliberately walk into inherently dangerous situations such as war zones or crime ridden neighborhoods, harassment is the more likely issue for women travelers than is safety.

This idea of "harassment" is tricky to pinpoint. Men and women do see the world differently. But the real truth is that individuals see the world differently. Not all men think or behave alike. Not all women think or behave alike.

A side-walk chat-up or wolf-whistle could be seen as an obnoxious insult by one woman while another sees only idle flirting. Yet another will enjoy the opportunity to have a conversation with a local or even a companion for sightseeing.

It would be a mistake and a shame to assume that every male who approaches is a self-serving predator.

➢ *Let's face it, most of us are always on the lookout for a significant other, and no matter how we might debate otherwise, when the attraction is mutual and circumstances cooperate, men and women always have and always will put health and safety cautions aside and let nature take its course.*

Magazine Ploy

In certain traditional (read: macho) countries, women wandering around in public alone (particularly foreign women) are considered fair game for local male predators. I once had to wait alone in a Rome train station late at night and found myself becoming more and more uncomfortable as virtually every man who walked by slowed his pace to stare, leer, or wander closer to my seat.

Although I can easily pass for an Italian physically, the minute I spoke to indicate that I was not interested in having male company, it was obvious that I wasn't.

So I bought an Italian magazine, opened it at random, and proceeded to appear totally engrossed in my reading even though I didn't understand a word of Italian at the time. It worked! As soon as approaching men saw the magazine, they backed off presumably assuming that, being Italian, I was not easy prey.

. . . Rita Hamel

For All Occasions

✓ Develop a confident, don't-mess-with-me air.

✓ Believe your instincts. Get out when the vibes don't feel right.

✓ Be suspicious if a recent acquaintance asks you to carry a "gift" or package for mailing or delivery in your home country. It has been established that criminal elements target innocent looking tourists as contraband carriers. Some women have been charmed into becoming knowing or unwitting accomplices. Some women have had drugs or other illicit items planted in their luggage without their knowledge.

When You Aren't Interested

✓ Usually a firm but polite "No thanks" is all that is needed.

✓ Don't give mixed signals. Say no like you mean it, without coy smiles or batting eyes. Statistics show that timid verbal resistance and lack of resistance are associated with rape attempts.

✓ Some solo women hope to fend off unwanted advances by wearing a wedding ring.

When You Are Interested

✓ Keep a balanced perspective. Keep yourself in control. Let caution lead.

✓ If you make a date, consider leaving word at the hotel desk as to where you are going, with whom, and when you expect to return.

✓ Arrange meetings in public places.

✓ Avoid car rides until positive your acquaintance's intentions are clear.

✓ Misunderstandings about sexual favors are less likely to occur if you pay your own way.

See also: Packing Tips, Health Tips, Insurance Tips, Safety Tips, Social Issues

Tipping Around the World

Solo travelers need to give extra consideration to tipping customs to ensure good service.

By Diane Redfern

To tip or not to tip? A good question with no easy answer. Most tourists are sensitive to the fact that pay for service-oriented jobs, the world over, ranges from low to below subsistence level, and that people who serve count on tips to augment meager wages. However, faced with inconsistent customs from country to country and variable service charges both mandatory and arbitrary, even savvy travelers have a hard time deciding appropriate compensation for every occasion.

Solo travelers need to give extra consideration to tipping customs to ensure good service, especially in restaurants. From the waiter's point of view, the larger the party the better the tip, so single diners are frequently rushed through the meal or ignored in favor of more lucrative prospects.

Tips Not Required

As tourism expands into every part of the globe, the custom of tipping goes along for the ride and gradually (or quickly) gains acceptance even in countries where the practice has been discouraged in the past.

Although fast becoming the norm throughout the tourist world, tipping is still not widely encouraged in a few holdout countries throughout the South Pacific (Hawaii excepted), including Australia, New Zealand, as well as China, Korea, Japan, Singapore and Vietnam. Nonetheless, even in these countries, tips, if not expected, are more or less accepted in upscale hotels and restaurants, and by tour guides or drivers.

Generally, owners of small inns or homestays do not expect tips although their hired servers will likely be glad of extra cash.

- ✓ Keep in mind the basic principle of gratuities: Tipping is strictly personal. Don't be intimidated by others.
- ✓ Tip the server not the house. That means tip the waiter according to service rendered, not the quality of food.
- ✓ Let the tip speak. Don't be afraid to under tip for bad service.
- ✓ Early Tipping. To encourage continuous good service in situations where you will stay for several days, try tipping servers a partial sum early in your visit, or every few days, instead of waiting until you depart to tip the full 10 to 15%.

Service Charges

Hotels and restaurants may add anywhere from 10 to 25% as a so-called service charge. Do check the bill before deciding how much to tip or not to tip. Sometimes a service charge takes the place of tipping but not always. An additional tip, ranging from small change to 10% is expected in most South American and a few European countries.

Who and How much

The list of service workers who may or may not expect a tip is long, but exactly who, when and how much to tip depends on the country, type of establishment, whether or not service charges are included, and last but not least, personal discretion: try not be intimidated into giving gratuities for inadequate service.

- ✓ Percentage of the bill (10 to 20%): barbers, bartenders, beauticians, hairdressers, masseurs, taxi drivers, waiters, cruise ship wine stewards.
- ✓ Per item ($1 to $5): bellmen, porters, skycaps.
- ✓ Per day ($1 to $5): chambermaids, cruise cabin stewards, cruise waiter and busboy, all-inclusive resort waiter, tour bus drivers, tour guides.
- ✓ Small change to $2: coat check, delivery and errand persons, parking and washroom attendants, ushers.
- ✓ Requested service ($5 to $25): concierge, doormen, headwaiter, Maitre d'Hotel.

Country Specific Tips. . ./

Africa

With the exception of a few remote places tipping is normal in Africa, at least in any place where tourists are likely to congregate. However, the continent of Africa is comprised of more than 40 countries, many of which are in a state of political and social change. Tourism infrastructure and standards of living vary hugely from country to country as well as within countries. Throughout the continent, people in village communities live the simple lifestyles they have for thousands of years while a five-star modern resort pops up nearby. Therefore, tourists need to be exceptionally sensitive to tipping standards. What is appropriate at a westernized beach resort or upscale urban restaurant may appear ostentatious by small town or village standards. In some circumstances, notably when visiting rural communities, locals may appreciate or prefer a gift of food or some personal item rather than cash.

Standard Practice

- ✓ Tipping is common for all services. Ten to 20% is standard for waiters, taxi drivers, game and tour guides.
- ✓ Service Charges: Some countries add service charges by law either in hotels or restaurants, or both. In others, the practice is optional. Always check. When service charges are added, a tip is not normally expected but will probably be appreciated in most tourist regions. Watch for service charges in Angola, Democratic Republic of Congo, Djibouti, Egypt, Eritria, Ethiopia, Gambia, Kenya, Libya, Morocco, Niger, Senegal, South Africa, Zimbabwe.
- ✓ In many African countries people contribute to the poor by tipping small sums for almost any errand or service, such as youths who give parking directions or guard a vehicle or other belongings while the owner attends to shopping, banking or other business.
- ✓ Tipping, in general, is less prevalent in Ethiopa, Malawi, Mozambique, Tanzania, Madagascar.

Africa: Oddities

- ✓ **Congo**: Taxis and porters do not expect tips.
- ✓ **Djibouti**: Tipping is rare and is unusual for taxi drivers. A tariff is normally set, but visitors will be charged at a higher rate.
- ✓ **Egypt**: Hotel and restaurant staff expect a tip of between 5% and 10% in addition to service charges included on bills.
- ✓ **Mali**: Tipping is not normal for taxi drivers.
- ✓ **Morocco**: Waiters look for a little extra in addition to service charges. It is customary to tip hairdressers, cinema ushers a small sum.
- ✓ **Senegal**: Taxi drivers are not usually tipped.
- ✓ **Sudan**: Tipping is not customary.
- ✓ **Zambia**: Tipping is supposed to be illegal in hotels, but10% may be expected in restaurants or included in bills.

Asia / Orient

Tipping practices vary widely throughout the continent of Asia. While not yet habitual in China, Korea, Japan, Singapore, and Vietnam, tipping is becoming ever more prevalent as time goes on.

Standard Practice

- ✓ Understandably, in developing countries, all tourists seem wealthy and probably are compared to local standards, so a two-tier pricing system is normal practice – lower prices for locals, higher prices for tourists.
- ✓ Modest tipping is common in many south-east Asian countries, even when service charges are added.
- ✓ Small sums are given (baksheesh) for any small service in Asia, sub-continent.
- ✓ Check for service charges in international hotels in most large cities, or any tourist-related situation. Ten to 15% is the usual tip when service charges have not been applied. Porters (per item) and chambermaids (per day), $1-2.
- ✓ It is uncommon to tip taxi drivers.
- ✓ Tour guides and drivers usually do expect a tip, generally equivalent to $10-$20 per day.
- ✓ Watch what locals do regarding small favors, washroom or parking attendants, baggage handlers. Use discretion.

Asia/Europe/North-East: Oddities

- ✓ **Armenia, Azerbaijan**: Waiters and doormen in restaurants expect tips – sometimes in advance. Negotiate taxi fares. Visitors are expected to pay more than locals. Try to find someone who can advise about going rates.
- ✓ **China**: Tipping is not officially encouraged, but is accepted in the travel industry.
- ✓ **Georgia**: Round up the bill in restaurants, and for taxis.
- ✓ **Hong Kong/Macau**: A 5% gratuity is expected in addition to service charges. Small tips are expected by taxi-drivers, doormen and washroom attendants.
- ✓ **Japan**: Cab drivers, porters, waiters do not expect tips. Service charges added in upscale establishments. In exceptional instances, such as special requests, money as a financial gift is acceptable if placed in a envelope, never loose. Tour guide or room attendant at small inn *(ryokan): about 2500 yen per day.*
- ✓ **Kazakhstan, Kyrgyzstan:** A service charge is included in hotel and restaurant bills, but tips may also be expected in international hotels.
- ✓ **Mongolia**: Tipping not yet customary, but on the increase.
- ✓ **North Korea**: Tipping is not practiced.
- ✓ **South Korea**: Although not a Korean custom, most hotels now add a service charge to bills. Taxi drivers like a tip if they help with luggage.
- ✓ **Taiwan**: Tipping is fast becoming standard practice at hotels and restaurants unless a service charge is included. Guides 10%.

Asia, South-East: Oddities

- ✓ **Indonesia**: Round up taxi fares. Small change is rarely returned, so have a supply handy.
- ✓ **Singapore**: Officially discouraged in restaurants, hotels and the airport.
- ✓ **Vietnam**: Officially prohibited but widely practiced, especially in the south.

Asia, Sub Continent: Oddities

- ✓ **Bangladesh**: Most service givers expect a tip, 10% for restaurant staff and 5% for taxi drivers.
- ✓ **Bhutan**: Tipping is not widely practiced.
- ✓ **India**: Tip porters a small sum per bag and waiters, guides and drivers 10% where service is not included.
- ✓ **Maldives**: Tipping is officially discouraged.
- ✓ **Nepal**: Tipping is on the increase in tourist hotels and restaurants, taxi drivers only if particularly helpful. Elsewhere, use discretion.
- ✓ **Sri Lanka**: Extra tipping in addition to service charge is on the increase.

Caribbean

Standard Practice

Tipping is widely practiced for any and all services throughout the Caribbean.

- ✓ A service charge of 10 to 20% added to hotel and restaurant bills is the norm. Additional tips, even if not expected, are always appreciated. Twelve to 15% is standard if a service charge has not been added.
- ✓ Taxi drivers expect 10 to 15% of bill as a tip, as do hairdressers, or anyone who performs a personal service.
- ✓ Baggage handlers expect the equivalent of about US$1 per bag.

Caribbean: Oddities

- ✓ **Dominican Republic/Haiti**: Taxi drivers on fixed routes do not expect tips.
- ✓ **St Eustatius**: Taxi drivers not usually tipped.
- ✓ **St Lucia**: Taxi drivers do not expect tips.
- ✓ **St Maarten**: Taxi drivers do not expect a tip.
- ✓ **St Vincent/Grenadines**: Taxi drivers do not expect tips.

Europe

Tipping is widely practiced throughout Europe, although variations and exceptions are common from country to country, region to region.

Standard Practice

- ✓ With few exceptions all service personnel expect a tip or receive remuneration from service charges, which are frequently added to hotel and restaurant bills. When not included, the standard tip ranges from 10 to15%.
- ✓ Baggage handlers, coat-check or parking attendants expect a tip equal to approximately US$1 per item, except when a fixed fee is charged.
- ✓ Taxi drivers expect 10% to15% of fare, except when already included, which is the case in Scandinavian countries and in some Eastern European countries.

Europe, Eastern: Oddities

- ✓ **Bulgaria**: Tipping is on the increase, and a sum of 10 to 12% is now customary.
- ✓ **Czech Republic**: Tip 5 to 10%.
- ✓ **Estonia**: Taxi fares and restaurant bills include a tip.
- ✓ **Latvia**: Add a little extra over service charge.
- ✓ **Lithuania**: Taxi fares and restaurant bills include a tip. Otherwise, tips are discretionary.
- ✓ **Russia**: Negotiate taxi fares without added tip.
- ✓ **Slovakia**: Tip 5 to 10%.

Europe, Western: Oddities

- ✓ **Austria**: Leave 5% in addition to service charge. Attendants at theaters, cloakrooms or gas pumps expect a small sum.
- ✓ **Belgium**: A tip is generally included in taxi fares.
- ✓ **France**: Leave small change in addition to service charge, more for exceptional service. Washroom attendants and cinema ushers expect small tips.
- ✓ **Germany, Luxembourg**: Round up to the nearest figure, even when service charge is added.
- ✓ **Italy**: Leave up to 10% in addition to included service charge.
- ✓ **The Netherlands**: Leave small change in addition to included service charge.
- ✓ **United Kingdom**: When a service charge is added to bill, no further tip is expected.

Europe, Northern, Scandinavia/Baltic

- ✓ Tipping is less prevalent than in other Western European countries.
- ✓ Service charges are usually included in hotel, restaurant and taxi bills. An additional tip is not normally expected.
- ✓ Taxi drivers should not be tipped as this is included in the price.

Europe, Northern: Oddities

- ✓ **Finland**: Washroom attendants and hairdressers are not tipped.
- ✓ **Norway**: Waiters expect a tip of no more than 5% of the bill.

Middle East

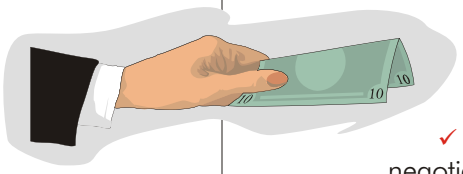
While tipping is becoming more common within hospitality and tourist related industries, discretion is needed in other circumstances. Any and all service attendants will, in all likelihood, appreciate a small sum, but try to ascertain what locals would consider excessive in a given situation.

Standard Practice

- ✓ Service charges are often included in hotels and restaurants, otherwise a tip ranging from 5% to 12% is usual in Middle Eastern countries. When service charges are included, an additional tip is by discretion.
- ✓ Taxi drivers are not normally tipped.
- ✓ Baggage handlers, coat-check or parking attendants receive a small sum, except when a fixed fee is charged.

Middle East: Oddities

- ✓ **Iran**: In large hotels, a service charge is added. In restaurants leave some small change. Tips are not expected in tea-houses or small hotels.
- ✓ **Iraq**: Taxi fares are negotiated, so drivers need not be tipped.
- ✓ **Jordan**: Guides, drivers expect about 8%.
- ✓ **Lebanon**: In hotels and restaurants, a tip of between 5% to 10% of the bill is expected.
- ✓ **Saudi Arabia**: The practice of tipping is becoming much more common. Waiters and taxi drivers expect 10%.
- ✓ **Yemen**: Waiters and taxi drivers should be tipped 10 to15%.



North America

Tipping is widely practiced throughout North and Central America. In Canada and the USA, service charges are not usually included in the bill.

Standard Practice

- ✓ Waiters, taxi drivers, tour guides receive 10% to15%, even 20% if service is exceptional.
- ✓ Hairdressers excepting the shop owner, barbers, masseurs look for at least 10%.
- ✓ Baggage handlers, porters, bellmen expect $1 to $5 (upscale hotels) per item.
- ✓ Chambermaids, $1 to $2 given daily.
- ✓ Coat check, delivery and errand persons, parking and washroom attendants get $1 to $2.
- ✓ Concierge, doormen, headwaiter, Maitre d'Hotel expect a tip for requested service. $5 to $20.

Canada, USA: Oddities

- ✓ Ushers are not normally tipped, with the exception of those at Las Vegas style night/show clubs for better seating.
- ✓ Bed & Breakfast Homestay. Tips not expected if owner operated. Helpers, $1 to $2 given daily.

North America, Central: Oddities

- ✓ **Belize**: Taxi drivers are not tipped.
- ✓ **Costa Rica**: It is not necessary to tip taxi drivers. Hotels and restaurants add a service charge.
- ✓ **El Salvador:** Taxi drivers do not expect tips, except when the taxi has been hired for the day.
- ✓ **Guatemala**: Service charges may be added, otherwise 10% is normal.
- ✓ **Honduras**: Service charges may be added, otherwise 10% is expected.
- ✓ **Nicaragua**: Taxi drivers do not expect a tip.
- ✓ **Panama**: When taxi fares are negotiated, drivers do not expect a tip.

South America

Tipping is widely practiced throughout South America. Most hotels and restaurants add between 10% and 25% to bills. In several countries, even when service charges have been added, an extra tip is expected.

Standard Practice

- ✓ Waiters receive 10% to15%
- ✓ Taxi drivers, tour guides expect 10% to15%
- ✓ Hairdressers excepting the shop owner, barbers, masseurs look for 10%.
- ✓ Baggage handlers, porters, bellmen expect $1 per item, $2 in upscale hotels
- ✓ Coat check, delivery and errand persons, parking and washroom attendants get $1 to $2.
- ✓ Shoe Shiners, approximately $2 to $5
- ✓ Concierge, doormen, headwaiter, Maitre d'Hotel. Tip only for requested service. $2 to $20.

South America: Oddities

- ✓ **Argentina**: Some hotels and restaurants add 25% service charge, yet a small tip is still expected. Otherwise, 10% to 12% is normal.
- ✓ **Bolivia**: Tip 10% in addition to service charges
- ✓ **Chile**: Tip 10% in addition to service charges.
- ✓ **Colombia**: Taxi drivers do not expect tips.
- ✓ **Ecuador**: Taxi drivers do not expect tips.
- ✓ **French Guiana**: Taxi drivers are not tipped.
- ✓ **Venezuela**: Tip10% in addition to service charges. Taxi drivers are tipped only when they carry suitcases. Gas pump attendants expect a tip.
- ✓ **Peru**: Tip 5% in addition to service charges. Taxi drivers do not generally expect tips.

South Pacific

Standard Practice

Tipping has not yet become habitual in countries of the South Pacific, but here as everywhere the practice is on the increase.

- ✓ **Australia**: Tipping is not as common as it is in Europe and America, neither is a service charge added to the bill as a rule. 10% for food and drink waiters is usual in upscale restaurants, but is optional elsewhere. For taxi drivers round up the fare.
- ✓ **Cook Islands**: Tipping is not expected and not customary.
- ✓ **Fiji**: Give small tips only for special services.
- ✓ **Hawaii**: Expected for any service rendered typical to other American states. If room service includes a service charge, a tip is not required.
- ✓ **New Zealand**: Service charges and taxes are not added to hotel or restaurant bills. Tips are not expected.
- ✓ **Tahiti/Polynesia**: Tipping is not widely practiced but is tolerated.

Tipping on Ships

Cruising comes with it's own set of tipping rules. A few upscale cruise lines have a "no tipping" or "tipping optional" policy, and you will be advised of this in the brochure. Otherwise, generous tipping is expected on the majority of lines. In fact some cruise companies hold "tipping seminars" early in the cruise so one and all know the proper "etiquette."

- ✓ Cabin and dining room stewards serve the same guests for the duration, so the gratuity, is normally given unobtrusively in an envelope on the last cruise day, or once a week on lengthier voyages. Plan for about $3 to $5 per person per day for your cabin steward and the same for your dining room waiter, and about half that amount for your busboy.
- ✓ Note the words "per person." In most cabins two people or a couple will be sharing, so the steward is hoping for a minimum tip of $6 and up to $10 per day per cabin. Even if a single person in a cabin tips the maximum suggested $5 per day, the steward loses out. Ask yourself, if you were a cabin steward, who would you rather serve?
- ✓ If you want to change the perception that singles are low value passengers, you might consider tipping more than the suggested amount. Surprise your steward by offering a nice size tip early in the cruise, say on day two. That gesture may inspire an extra measure of service.
- ✓ Bar and pool stewards are tipped 10% to 15% at time of service if not added to bill.
- ✓ The wine steward attends to your wine order. He expects a tip of 10% to 15%, either added to the bill he presents for your signature, or in an envelope at the end of the cruise if you order wine every meal.
- ✓ The Head Waiter attends to special requests or complaints about the dining service. You may consider this service enough for a tip.
- ✓ The Maitre d'hôtel handles seating. If you request a special arrangement, you might consider this service worth a tip.

UPDATES

April 20, 2000. Add, page 7 (Deals, Deals, Deals): RESOURCE: *The Practical Nomad: How to Travel Around the World* (Moon Publications)by Edward Hasbrouck 1130 Treat Avenue, San Francisco, CA 94110, USA. Tel/Fax: 1-415-824-0214; www.hasbrouck.org; Airfare info: AirTreks.com

May 12, 2000. Add, page 36 (Solo Dining Savvy): www.SoloDining.com - remove e-mail address

Nov 21, 2000. Altered tipping Asia, Standard Practice, added comments and figures to Japan

December 2, 2000. Altered, revised Safety Tips

July 20, 2001. Added www.orbitz.com to Deals, Deals, Deals. Added to page 9: "Consider all aspects of travel arrangements before locking in to any deal. For example, many airfare, cruise, or resort holiday specials are offered only from large gateway cities. Will you need connecting flights and will space be available? Will connecting costs outweigh savings?"

November 5 2002. Removed telephone number Thomas Cook (1-800-TDIRECT).

November 5 2002. Removed www.sentex.com re IAMAT.

November 5 2002. Add www.transitiionsabroad.com

February 13 2003. Remove out of business: (Travac Tours, 989 Sixth Avenue, New York, NY 10018. Tel. 1-800-872-8800, 1-212-563-3303): Online consolidator, New York based. Airfares from US to worldwide destinations. Car rentals, lodgings, packages.

March 11, 2003. Remove www.thetravelsite.com. Add: www.sunholidays.ca

November 14, 2003. Travel Alone & Love It. Remove Contact: 1-800-888-4741 (Chicago Spectrum Press)

November 14, 2003. Solo Dining.com. Tel change from 323-257-0026, to: 760-720-1060.

November 14, 2003. SFC Publications. Change from www.travelknowledge.comto www.travelbookstore.com

July 16, 2004. Change from eleven to twelve EURO countries. page 13

June 10, 2005. Solo Dining. Change telephone number. page 36

October 5, 2014. Update budget figures, page 4.

October 17, 2014. Deals, Deals, Deals. Update list. page 10.

October 21, 2014. Revise Getting Started, adding e-books. pages 1, 2

October 24, 2014. Revise Airfare Tips, Hotel Tips, Internet Contacts, pages 8-10.

November 11, 2014. Revise Where's the Money

January - July 2015. Update all chapters.